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November 2012

MEMORANDUM

TO: Participants of the Joint Welfare Fund of Local 164

FROM: Board of Trustees

**RE: SUMMARY OF MATERIAL MODIFICATION TO THE
JOINT WELFARE FUND OF LOCAL 164, 1BEW
EIN: 22-1537766**

The following is a modification to the provisions of the Summary Plan Description. Keep it with your copy of the Summary Plan Description for easy reference.

Effective January 1, 2013, the Joint Welfare Fund will make the change listed below to the benefit plan. This change is intended to address reciprocal hours and contributions earned outside the jurisdiction of Local Union No. 164 I.B.E.W as follows:

Change Effective 1/01/2013

A participant will earn hours to determine eligibility as follows:

Reciprocal Hours & Contributions

Any contributions generated by employment outside the jurisdiction of Local Union No. 164 I.B.E.W. that are transferred to the Joint Welfare Fund of Local 164 pursuant to the I.B.E.W. National Reciprocal Agreement will be included in determining eligibility to the same extent and using the same formula as would be applied for normal eligibility requirements. Reciprocal amounts will be converted into Local 164 Welfare Fund contribution amounts using the prevailing rate of contribution. However any member employed in areas outside the state of New Jersey, covered by the I.B.E.W. National Reciprocal Agreement that has to travel 100 miles one way from the Local Union's current address in Paramus, NJ will use a formula of hour for hour to determine eligibility for these hours only.

If you have any questions regarding your health and welfare benefits, or any of the information in this letter, please contact the Fund Office at **877-228-4202 ext. 5**.