

## **ELIGIBILITY RULES FOR NON-BARGAINING UNIT PARTICIPANTS**

The following eligibility rules apply to participants who are not members of the bargaining unit. These rules are effective January 1, 2006.

1. Contributions for non-bargaining unit participants must be made to the NECA/IBEW Family Medical Care Plan in accordance with the provisions of the contractor's or employer's participation agreement with the Trustees. The monthly contribution required for each employee is 160 hours times the current hourly contribution rate.
2. Eligibility months and benefit months are the same as those described in the SPD. For example, a 160-hour contribution for the month of January makes you eligible in the month of March. When you satisfy these eligibility rules, you and your covered dependents will be able to receive the same Plan benefits provided for bargaining unit participants.
3. You will be able to make COBRA self-payments if your coverage terminates due to a COBRA qualifying event. Your employer's failure to make a timely and correct contribution to the Fund is not in itself a qualifying event.
4. When you retire, you may participate in the Retiree Benefits program under the same terms and conditions as bargaining unit participants.
5. If you die while eligible under the Plan, coverage for your surviving dependents will be provided under the provisions described in the SPD for bargaining unit participants.
6. In addition, please note the following rules:
  - o **Contractors and Employees of Contractors** - The rollback rule, short-hours self-payment rules and eligibility during disability provisions do not apply to you.
  - o **Staff Employees (Employees of an IBEW Union, NECA Chapter, or their related funds and credit unions)** - You may not make short-hours self-payments to continue your coverage, but the rollback rule will apply once your employment terminates. The eligibility during disability provisions also apply if you become totally disabled.

Summary of Material Modifications  
EIN: 75-3198514 PN: 501