MICHIANA AREA ELECTRICAL WORKERS' FRINGE BENEFIT FUNDS

Michiana Area Electrical Workers' Health and Welfare Fund

Michiana Area Electrical Workers' Plan 4

Michiana Area Electrical Workers' Pension Fund

Michiana Area Electrical Workers' Money Purchase Plan

Managed for the Trustees by: TIC INTERNATIONAL CORPORATION, INC.

March 2021

TO: ALL ELIGIBLE PARTICIPANTS

RE: MICHIANA AREA ELECTRICAL WORKERS' HEALTH AND WELFARE FUND-SUMMARY OF MATERIAL MODIFICATIONS

Dear Participant:

Periodically the Board of Trustees reviews the benefits provided by the Fund and has recently made the following modifications:

Construction Wiremen

Effective June 1, 2021 the Health and Welfare coverage provided by the Fund for Construction Wiremen Classifications (CW1, CW2 and CW3) will be "single only" or "participant only" coverage.

Loss of Time / Disability Benefits

As you may know, the Loss of Time Benefit is only payable if you are Totally Disabled from a non-occupational accidental bodily injury or sickness. Effective immediately, the Fund will not provide Loss of Time / Disability Benefits if you are receiving any other compensation (including unemployment benefits).

If you have any questions regarding these changes, please do not hesitate to contact the Fund Office.

Sincerely,

Michiana Area Electrical Workers Health and Welfare Fund Board of Trustees