

[ON I.B.E.W. LOCAL 332 TRUST FUND LETTERHEAD]

[date]

TO: ALL PARTICIPANTS OF THE I.B.E.W. LOCAL 332 HEALTH AND WELFARE PLAN

FROM: BOARD OF TRUSTEES

SUBJECT: SUMMARY OF MATERIAL MODIFICATION – DENTAL, HEARING AID, AND CHIROPRACTIC BENEFIT ENHANCEMENTS

This document is a Summary of Material Modifications ("SMM") intended to notify you of important changes to the I.B.E.W. Local 332 Health and Welfare Plan (the "Plan"). Please take the time to read this SMM carefully and keep it with the copy of the Summary Plan Description ("SPD") that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact the Administrative Office at the number listed above.

Dental Benefits

The Plan provides dental benefits for all Active and Category 2 Employees, eligible Dependents, and Retirees. The Board of Trustees have approved the following benefit enhancements in **bold** effective **January 1, 2026**:

Dental	Benefit Before January 1, 2026	New Benefit Effective January 1, 2026
Maximum Annual Benefit	Actives: \$2,000 Retirees: \$1,000	Actives: \$3,000 Retirees: \$2,000

The maximum annual benefit is the total amount the Plan will pay for covered dental services in one calendar year. After you reach the annual maximum, you will be responsible for any further expenses until the start of the next calendar year.

Hearing Aid Benefits

The Plan provides hearing aid benefits for all Active and Category 2 Employees, eligible Dependents, and Retirees. The Board of Trustees have approved the following benefit enhancements in **bold** effective **January 1, 2026**:

Hearing Aids	Benefit Before January 1, 2026	New Benefit Effective January 1, 2026
Benefit Allowance	\$1,000 per ear, every 24 months	\$2,000 per ear, every 24 months

Chiropractic Benefits

The Plan provides chiropractic benefits for all Active and Category 2 Employees, eligible Dependents, and Retirees. The Board of Trustees have approved the following benefit enhancements in **bold** effective **January 1, 2026**:

Chiropractic	Benefit Before January 1, 2026	New Benefit Effective January 1, 2026
Kaiser Plan	30 visits per calendar year	40 visits per calendar year
Self-Funded Medical Plan	30 visits per calendar year	40 visits per calendar year