



**PENSION HOSPITALIZATION AND BENEFIT PLAN
JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY**
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July 2010

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of the Electrical Industry

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Important Changes to Your Medical and Dental Plan Coverage

Dear Participant:

The recently negotiated collective bargaining agreement provides for various changes to the Pension, Hospitalization and Benefit Plan of the Electrical Industry ("PHBP") and the Dental Benefit Plan of the Electrical Industry. Please note that most benefits are effective for dates of service on or after August 1, 2010. All changes have been approved by the Trustees of the Plans.

Routine Annual Gynecological Visits covered outside the JIB Medical Department - effective for services rendered on or after August 1, 2010

For services rendered on or after August 1, 2010, routine annual gynecological visits and associated ancillary services rendered outside the JIB Medical Department will be covered. Such visits will continue to be covered through the JIB Medical Department with no co-payment. Services performed outside of the JIB Medical Department are subject to all applicable co-payments.

Hearing Aid Benefit extended to dependent children - effective for services rendered on or after August 1, 2010

The hearing aid benefit is now extended to the dependent children of eligible participants. This applies to all services rendered on or after August 1, 2010. This benefit is payable once in a four-year period with a maximum reimbursement of \$2,000.

Preferred Provider Network for non-Medicare eligible retirees expanded to cover all 50 states - effective August 1, 2010

Effective August 1, 2010, non-Medicare eligible retirees and their families will have access to in-network medical, physician and surgical benefits. Retirees in all states will soon receive cards and information pertaining to the Preferred Provider Organization ("PPO") in their state.

Extension of Surviving Spouse Free Coverage for those covered under the PHBP and Dental Benefit Fund

Surviving spouse coverage with no premium cost is now extended from 36 months up to a maximum of 60 months for those spouses and eligible dependents **covered at no cost** through May 2010, as well as for future

widows, widowers and their eligible dependents. **This extension applies only to the spouses and dependents of participants who die while actively employed or registered as available for employment at time of death.**

Coverage extended to eligible participants who are unemployed and available from 39 to 52 weeks under the PHBP and Dental Benefit Fund

Those participants who are unemployed and registered as available for employment will have their medical coverage extended at no cost for up to 52 weeks. This benefit is effective June 1, 2010.

For participants who have exhausted their 39 weeks of free coverage between January 1 and May 31, 2010:

You will receive free coverage under the Plan for the months of June, July and August 2010.

If you are purchasing COBRA, you will not have to pay for June, July and August.

If you elected not to purchase COBRA, you will be considered covered for June, July and August only. If you are still unemployed as of September 1, 2010 and elect not to purchase COBRA, you will have to re-establish your eligibility under the Plan.

If you have any questions concerning your medical plan benefits, please contact the Hospitalization Plan Department at the Joint Industry Board at (718) 591-2000, ext. 1350. For questions pertaining to eligibility or COBRA, please contact the Members' Records Department at (718) 591-2000, ext. 2491.

Sincerely,

The Trustees of the Pension,
Hospitalization and Benefit Plan of
the Electrical Industry

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Simply go to <https://join.jibei.org> and follow the enrollment instructions

You may also enroll by going to www.jibei.org and clicking on the link on the home page.