

SUMMARY PLAN DESCRIPTION
OF THE
EDUCATIONAL AND CULTURAL TRUST FUND
OF THE ELECTRICAL INDUSTRY

“A TREASURE CHEST OF OPPORTUNITY”



TABLE OF CONTENTS

General Information	1
Sources of Contributions.....	3

SECTION I

Eligibility and Participation in the Plan	4
---	---

SECTION II

Benefits

Electrical Industry Scholarship Program.....	5
College Tuition Reimbursement Program.....	7
Technical Training	8
General Educational Development (GED).....	8
College Tuition Assistance Benefit.....	9
Citizenship Training - Jury Duty Benefit.....	10
Camp Integrity	10
Kamp Kiwanis	10

Education and Training Classes

Transit Skill Classes.....	11
Basic and Advanced Estimating.....	11
Computer Classes.....	11
Cisco Training	12
Network Testing Classes.....	12
Computer Aided Design (C.A.D.).....	12
Commercial Driver License (C.D.L.)	12
Heartsaver, First Aid with AED/CPR.....	12
Conduit Pipe Bending Course	12
OSHA Classes.....	12

Pre-Retirement Seminars	13
-------------------------------	----

Additional Seminars	13
---------------------------	----

TABLE OF CONTENTS

Education Programs at the Long Island Education Center 14
 Critical Thinking in Human Relations 14
 Retiree Educational Seminars 14
 Journey person Training 14
 Electrical Industry Conferences 14
Archives 15
The Spring Arts Festival 15
Performing Arts 15
Additional Information 16

SECTION III

Claims Procedure 16

SECTION IV

Plan Amendment 17
Plan Termination 17

SECTION V

Alienation of Benefits 18

SECTION VI

Statement of ERISA Rights 18

This booklet constitutes the Summary Plan Description (SPD) of the Educational and Cultural Trust Fund of the Electrical Industry (Plan). This SPD is presented to participants in the Plan to set forth in clear and concise language the benefits available under the Plan, the eligibility requirements for those benefits, and the procedures for applying for those benefits. In addition, this booklet sets forth the rights of participants under the Plan and under the Employee Retirement Income Security Act of 1974, as amended (ERISA). This information applies as of May 8, 2013, (revised May 2015), unless specifically stated otherwise.

GENERAL INFORMATION

Name of Plan: Educational and Cultural Trust Fund
of the Electrical Industry

Plan Sponsor
Identification #: 11-6035960

Plan Year: October 1 - September 30

Plan Administrator and Agent for
Legal Process: Joint Industry Board of the Electrical Industry
158-11 Harry Van Arsdale Jr. Avenue
Flushing, NY 11365
(718) 591-2000

Service may also be made on any Trustee at
158-11 Harry Van Arsdale Jr. Avenue
Flushing, NY 11365
(718) 591-2000

Type of Plan: This is an employee welfare benefit plan designed to provide education, training and cultural benefits to participants and their families whose employers contribute to the Plan.

The Plan Sponsor is the Board of Trustees whose names and office addresses are listed below:

Gina M. Addeo
GMA Electrical
201 Edward Curry Avenue
Staten Island, NY 10314

John Baker
Business Representative
Local Union No. 3, I.B.E.W.
158-11 Harry Van Arsdale Jr. Ave.
Flushing, NY 11365

Joseph Barbaro
Barbaro Electric
144 Lodi Street
Hackensack, NJ 07601

Thomas Capurso
Business Representative
Local Union No. 3, I.B.E.W.
158-11 Harry Van Arsdale Jr. Avenue
Flushing, NY 11365

Annette Diaz
Business Representative
Local Union No. 3, I.B.E.W.
158-11 Harry Van Arsdale Jr. Avenue
Flushing, NY 11365

Christopher Erikson
Business Manager
Local Union No. 3, I.B.E.W.
158-11 Harry Van Arsdale Jr. Avenue
Flushing, NY 11365

Gerald Finkel
Chairman
Joint Industry Board
of the Electrical Industry
158-11 Harry Van Arsdale Jr. Ave.
Flushing, NY 11365

Mark Genovese
Genovese Electric
222 N. Washington Street
Sleepy Hollow, NY 10591

Derek Jordan
Business Representative
Local Union No. 3, I.B.E.W.
158-11 Harry Van Arsdale Jr. Avenue
Flushing, NY 11365

Prakash Kapadia
Kanta Electric Corp
34-21 56 Street
Woodside, NY 11377

Jonathan Lifton
L.B. Electric Supply Company
5202 New Utrecht Avenue
Brooklyn, NY 11219

John Mannino
Up Town Electric Inc.
22 Mary Ave.
Ronkonkoma, NY 11779

John E. Marchell
President
Local Union No. 3, I.B.E.W.
158-11 Harry Van Arsdale Jr. Ave.
Flushing, NY 11365

Vincent McElroen
Financial Secretary
Local Union No. 3, I.B.E.W.
158-11 Harry Van Arsdale Jr. Avenue
Flushing, NY 11365

Raymond Melville
Senior Assistant Business Manager
Local Union No. 3, I.B.E.W.
158-11 Harry Van Arsdale Jr. Ave.
Flushing, NY 11365

David B. Pinter
Zwicker Electric Company, Inc.
360 Park Avenue South, 4th Floor
New York, NY 10010

Luis Restrepo
Assistant Business Manager
Local Union No. 3, I.B.E.W.
158-11 Harry Van Arsdale Jr. Avenue
Flushing, NY 11365

Gregg Sokoloff
H & L Electric
41-11 28 Street
Long Island City, NY 11101

Lance Van Arsdale
Assistant Business Manager
Local Union No. 3, I.B.E.W.
158-11 Harry Van Arsdale Jr. Ave.
Flushing, NY 11365

John Villafane
Eldor Electric
18-15 129 Street
College Point, NY 11356

SOURCES OF CONTRIBUTIONS

The Plan was established and is maintained pursuant to Collective Bargaining Agreements between Local Union No. 3, International Brotherhood of Electrical Workers, AFL-CIO, 158-11 Harry Van Arsdale Jr. Avenue, Flushing, NY 11365, and New York Electrical Contractors Association, Inc., 1430 Broadway, 8th Floor, New York, NY 10018, Association of Electrical Contractors, Inc., 36-36 33rd Street, #402 Long Island City, NY 11106, and other employers who are not members of the two associations, but who are obligated to contribute to the Plan (collectively referred to as “Employer”). Upon a written request from any participant or beneficiary, the Plan Administrator will state in writing whether a particular employer is obligated to contribute to the Plan and provide the employer’s principal business address. The Plan Administrator will also provide, upon a written request from a participant or beneficiary, a copy of the Collective Bargaining Agreement between the Union and the participant’s employer. Copies of Collective Bargaining Agreements are available for inspection at the office of the Plan Administrator during normal business hours.

PURPOSE AND HISTORY

To provide educational and cultural benefits, including the following:

- Scholarships and tuition assistance benefits for eligible children of participants;
- The continued formal education of participants and their spouses;
- Educational and cultural seminars and activities for participants and their families;
- Technical training and educational classes for participants;
- The opportunity for participants’ children to attend summer camp.

INTRODUCTION

The Trustees of the Educational and Cultural Trust Fund have long recognized the importance of education and training to benefit participants and the electrical industry at large. The Educational and Cultural Trust Fund is a nationally recognized leader in the introduction and implementation of unique and innovative programs that have helped contribute to a stronger quality of life within the electrical industry.

The history of this tradition began in the late 1930's with the institution of educational courses for members and representatives of Local Union No. 3, I.B.E.W., AFL-CIO (referred to herein as "Local Union No. 3").

In 1964, Local Union No. 3 and Employer negotiators established the Educational and Cultural Trust Fund to provide educational programs that would make important contributions to the welfare of participants in the Plan.

That same year, the Trustees approved the initial funding to provide assistance to participants and their spouses wanting to further their education at accredited colleges.

The Trustees, in subsequent years, approved cultural, art, and educational programs.

This SPD outlines programs offered by the Plan. The Trustees are proud that so many participants and their families have taken advantage of these resources and hope that every participant will take the opportunity to experience and benefit from the challenges offered.

SECTION I

ELIGIBILITY AND PARTICIPATION IN THE PLAN

Eligibility for specific benefits vary. Please see each benefit section to determine whether you are eligible for a particular benefit, or you may call the Educational and Cultural Trust Fund office with questions regarding available benefits. The Fund office can be reached at 718-591-2000 ext. 1530.

If you work for a contributing Employer in any form of employment covered by a Collective Bargaining Agreement or Participation Agreement with Local Union No. 3 requiring the Employer to contribute to the Plan, the Employers' obligation to contribute to the Plan will begin as of the date specified in your Collective Bargaining Agreement or if none specified, on your first day of work in Covered Employment.

To be eligible to receive benefits under this Plan, your employer must have paid contributions to the Plan on your behalf for a period of time ranging from twenty-six weeks to five years, depending on the benefit, and you must be working or registered as available for work.

Certain classes and educational opportunities are available to retirees who are retired on a standard, early or disability pension.

Once you are eligible to receive benefits under this Plan, you are deemed a "participant" under this plan, and your spouse and children may also be eligible for certain benefits under this Plan.

SECTION II

BENEFITS

Based upon the Division within Local Union No. 3 in which you are employed, and the applicable Collective Bargaining Agreement, your benefits are as follows:

ELECTRICAL INDUSTRY SCHOLARSHIP PROGRAM

The Pension Committee of the Electrical Industry created the Industry Scholarship Program in 1949. The first two scholarships, which were named for A. Lincoln Bush, the first Chairman of the Joint Industry Board, and William A. Hogan, a past Financial Secretary of Local Union No. 3, provided members with funding to lead to a degree in electrical engineering. In 1964, the Pension Committee turned over to the newly established Educational and Cultural Trust Fund all resources and obligations relating to the Scholarship Program. The program has produced more than 2,000 degrees which include Phi Beta Kappa honors, Guggenheim and National Science Fellowships.

Eligibility requirements for scholarship awards are:

1. The natural or legally adopted child of a participant applying for a scholarship must be a high school senior or a freshman in college, who graduated from high school within a year from the date of filing his or her application with the Plan.
2. The participant must have worked for an employer who has contributed to the Educational and Cultural Trust Fund on the participant's behalf for at least five (5) years prior to the date of application and be working or registered as available for work, or a retired participant on a standard, early, or disability pension who was eligible at the time of retirement.
3. The applicant must complete all requirements for admission to the participating institution which the applicant wishes to attend.

Applicants for any scholarship must meet the above general requirements of the Scholarship Program of the Educational and Cultural Trust Fund. In addition, the selection of recipients is administered by an independent Scholarship Advisory Committee and is determined by a composite of the following:

1. Achievement in high school, including grade point average, class ranking and extra-curricular achievements.
2. College Entrance Examination Board scores (SAT/ACT).

The Plan provides approximately forty (40) awards each year, subject to the Trustees' discretion, which include one (1) Dr. Martin Luther King Jr. Scholarship, and may include one (1) Father William J. Kelley Memorial Scholarship, and one (1) Dean Harry Carman Fellowship Award.

Scholarships may be awarded for up to four years of undergraduate study at an accredited four-year college within the continental United States. The scholarship shall be applied to the payment of tuition for a period of up to four years leading to a baccalaureate degree in any course of study. Each scholarship is a maximum of \$7,500 annual payment or the cost of tuition, if less. The annual payment must be divided by the number of semesters per school year.

The **Dr. Martin Luther King, Jr. Memorial Scholarship**, established in 1969, may be awarded annually to one African-American student. The scholarship is available for undergraduate study at a college of the recipient's choice, provided it is an accredited four-year degree granting institution.

The **Father William J. Kelley Memorial Scholarship**, established in 1949, may be awarded annually to one student interested in beginning a four-year program leading to a Bachelor of Science degree at Cornell University's School of Industrial and Labor Relations. The program is open to children of participants who are high school graduates and who meet the admission requirements of the University.

The **Dean Harry Carman Fellowship Award**, established in 1967, requires candidates to have completed all requirements for a Ph.D. except the dissertation. This award may be granted to one student each year and is a one-time payment of \$8,000.

For a scholarship application, please contact the Educational and Cultural Trust Fund of the Electrical Industry at 718-591-2000 ext. 1530.

COLLEGE TUITION REIMBURSEMENT PROGRAM

The college tuition reimbursement program affords participants and their spouses the opportunity to pursue their educational development while exhibiting the industry's dedication to the promotion of a higher level of education among its members.

Eligibility requirements and amounts to be reimbursed for eligible participants and spouses are as follows:

1. In order for a participant or spouse to be eligible for the payment of annual college tuition:
 - a. The participant must have worked for an employer who has contributed to the Educational and Cultural Trust Fund on the participant's behalf for a period of three years and be working or registered as available for work; and
 - b. The participant or spouse applying for reimbursement must be matriculated at an accredited college or university.

2. The amount to be reimbursed shall consist of the cost of tuition up to \$200 per credit for participants and \$150 per credit for spouses for undergraduate degrees; and \$250 per credit for participants and spouses for graduate degrees; plus the sum of \$200 per annum for expenses.

The Board of Trustees, or a sub-committee thereof, shall have the sole right to determine the eligibility requirements for the annual college tuition reimbursement.

Under the college tuition reimbursement program, a participant is entitled to a maximum lifetime benefit of \$40,000 of which the Participant is entitled to \$20,000 and a spouse is entitled to \$20,000, (if more than one spouse, the lifetime limit of \$20,000 is cumulative for all spouses).

TECHNICAL TRAINING

To be eligible for Technical Training, the participant must have worked for an employer who has contributed to the Educational and Cultural Trust Fund on the participant's behalf for twenty-six weeks, and be working or registered as available for work.

Job related technical training for participants, which is approved by the Trustees, is reimbursable within the \$20,000 college tuition reimbursement participant limit. The Technical Training must be relevant to the participant's job and be confirmed by the participant's employer.

GENERAL EDUCATIONAL DEVELOPMENT (GED)

To be eligible for General Educational Development (GED), the participant must have worked for an employer who has contributed to the Educational and Cultural Trust Fund on the participant's behalf for twenty-six weeks, and be working or registered as available for work.

In 1975, Local Union No. 3 requested that the Educational and Cultural Trust Fund sponsor a high school completion course. The GED class is open to participants and their immediate families, space permitting.

Professional teachers conduct classes from September to June. Students who have made progress during the year take GED examinations given by the Board of Education throughout the tri-state area.

COLLEGE TUITION ASSISTANCE BENEFIT

The Educational and Cultural Trust Fund established a program to provide college tuition assistance through loans to help participants and their families meet the high cost of a college education. The College Tuition Assistance Benefit (“C-TAB”) is available to pay for a portion of the tuition, room and board, and books for a natural or legally adopted child of a participant who is or will be attending an accredited college.

A participant who has worked for an employer who has contributed on his or her behalf to the Educational and Cultural Trust Fund for five (5) years prior to the application for a C-TAB, and is currently working for a contributing employer or registered as available for work, is eligible to apply for this benefit. Effective with the Spring 2015 semester, the C-TAB for each child of the participant will be issued through a master promissory note of thirty-two thousand dollars(\$32,000). The participant can draw up to \$4,000 per semester for each of two (2) children for a maximum of two (2) semesters each academic year. Regardless of the number of children a participant may have, or the number of loans a participant may have outstanding, the total outstanding balance of all loans taken out by a participant cannot exceed fifty-six thousand dollars (\$56,000). When the total outstanding balance falls below fifty-six thousand dollars (\$56,000), the participant can apply for additional loans if qualified. Repayment of the C-TAB is to be made through the participant’s payroll deduction at a minimum of \$80 per week, per student with an outstanding loan balance. If a participant is unemployed, or otherwise not working in the electrical industry, payments must be made directly by the participant to the Educational and Cultural Trust Fund. Payments include the principal balance of the C-TAB plus interest. Each master promissory note must be paid in full within nine (9) years of origination. Regardless of amount, no more than ten (10) loans can be drawn down on any one master promissory note of thirty-two thousand dollars (\$32,000) and no loan of any amount can be drawn down in the last year of any master promissory note.

To receive the C-TAB, the participant, the participant’s spouse and the participant’s child, for whose benefit the loan is taken, must each sign a promissory note and be liable for the balance in the event the participant fails to pay.

Please see the C-TAB application and master promissory note for a

complete description of the rules and requirements of this benefit program.

CITIZENSHIP TRAINING - JURY DUTY BENEFIT

To be eligible for the Citizenship Training-Jury Duty Benefit, the participant must have worked for an employer who has contributed to the Educational and Cultural Trust Fund on the participant's behalf for twenty-six weeks, and be working or registered as available for work.

To be eligible to receive the benefit, the participant must complete the Educational and Cultural Trust Fund's Citizenship Responsibility Course before serving a term of jury duty.

The Jury Duty Benefit was created to expand the cultural and civic horizons of members of Local Union No. 3. The benefit consists of 80% of a participant's daily rate of pay (not to exceed the minimum hourly rate for Journeyman electricians on "A" rated work) to offset wages lost if the participant is called for Jury Duty.

CAMP INTEGRITY

Camp Integrity is operated to provide summer and recreational activities, and to teach campers the virtues of honor and teamwork, and hopefully, prepare them to be better people and citizens. The program is open to children of participants who have worked for an employer who has made at least twenty-six weeks of contributions to the Educational and Cultural Trust Fund on their behalf prior to the application date and who are working or registered as available for work.

Activities include a full sports program, arts and crafts, and nature and field trips. Sessions usually consist of two weeks per camper, with the age ranging between eight and fifteen years. A registration fee is required for each session for each child, and represents only a portion of the total cost of the operation of Camp Integrity.

KAMP KIWANIS

Kamp Kiwanis is available to participants' children ages 8-14 with special needs. Participants must have worked for an employer who has made twenty-six weeks of contributions to the Educational and Cultural Trust Fund on their behalf prior to the application date, and the participant must be working or registered as available for work. The camp is located 6

miles from Rome, New York in the town of Taberg, New York. The camp is wheelchair accessible. The staff is able to meet the camper's individual needs and provide a safe and fulfilling experience for those children unable to attend Camp Integrity. Kamp Kiwanis is accredited by the American Camp Association. Participants pay a nominal charge and the Educational and Cultural Trust Fund subsidizes the balance of the registration fee.

EDUCATION AND TRAINING CLASSES

The Educational and Cultural Trust Fund sponsors many educational programs, training programs, and seminars to benefit the participants in the Plan, at locations in NYC and the Long Island Education Center in Cutchogue. All classes are offered at no charge to participants who have worked for an employer who has made twenty-six weeks of contributions on their behalf, and the participant must be working or registered as available for work. Educational and training classes must be relevant to the participant's job and be confirmed by the participant's employer.

For an up-to-date listing of available classes, call the Educational and Cultural Trust Fund office at 718-591-2000 ext. 1530, or visit www.jibei.org.

Some of the classes offered are:

TRANSIT SKILLS CLASS

Classes begin twice a year to teach participants techniques for transit work. The curriculum includes classes on signal work, wiring, safety, special cable requirements, and advanced Transit Signals. Upon completion of the 15-week course, members may continue on to the MTA Learning Center to become MTA Track Certified.

BASIC AND ADVANCED ESTIMATING

The Basic and Advanced Estimating courses are each one-year courses designed to teach the latest methods in electrical construction estimation. They are invaluable to field supervisors, and those seeking to learn basic or enhanced estimating skills.

COMPUTER CLASSES

Basic Computer and Advanced Computer classes are available. DOS, Windows, Excel, practical computing techniques and keyboard skills are some of the areas covered in each of these six-session courses.

CISCO TRAINING

Offered in conjunction with the Cisco Networking Academy Program, this program prepares the participant for the Cisco Certified Network certification exam. This course teaches the skills needed to design, build and maintain small to medium-size networks, providing participants with the opportunity to further their education and training in the computer networking field.

NETWORK TESTING CLASSES

Network Testing classes teach participants data and computer networks theory, installation methods for fiber, category-five systems and proper testing procedures. The class provides an introductory level course on various types of networks (ethernet, fiber optic connectors, DSL, Microtest, NT, CISCO systems, etc.), and theory, installation and troubleshooting are reviewed during the seven-session class.

COMPUTER AIDED DESIGN (C.A.D.)

Computer technologies are reshaping engineering and bidding methods. Participants may learn basic and advanced C.A.D. This course is primarily used by ADM members of the construction field working as estimators, project managers or superintendents.

COMMERCIAL DRIVER LICENSE (“CDL”)

A CDL course is offered to eligible participants who seek to obtain their commercial driver’s license.

HEARTSAVER FIRST AID WITH AED/CPR

Eligible participants can attend this comprehensive American Heart Association certified training program for ADULT community First Aid with AED/CPR.

CONDUIT PIPE BENDING COURSE

A Conduit Pipe Bending course is available to electrician journeypersons seeking to learn or enhance this skill.

OSHA CLASSES

To promote safety and obtain certifications for Asbestos, Confined Space, Hazwoper, Lead Awareness, E.P.A. Lead, Supported Scaffolding, PCB’s and Hazard Communications.

PRE-RETIREMENT SEMINARS

To attend a pre-retirement seminar, a participant must have worked for an employer who has contributed to the Educational and Cultural Trust Fund on the participant's behalf for twenty-six weeks and be working for a contributing employer or registered as available for work.

To assist participants as they prepare to retire from the industry, the Plan instituted a series of Pre-Retirement Seminars. Participants and their spouses are invited to weeknight programs at the Electric Industry Center in Flushing to receive information about the opportunities, as well as the challenges they will face upon retirement. Through videos and lectures, as well as informal discussions about themselves, these participants gain fresh insights into financial, medical, emotional and psychological matters they will encounter. They have an opportunity to ask detailed questions of the Pension Director, who attends the sessions. They are given expert advice about how to handle their personal finances. A specialist in stress management provides participants with useful information and exercises on how to cope with emotional stress and its physical manifestations.

The participants are then encouraged to join any one of the 13 chapters of the Retirees Associations of Local Union No. 3, where they can become involved in a variety of interesting and enjoyable activities.

ADDITIONAL SEMINARS

The Educational and Cultural Trust Fund conducts day-long seminars on subjects of interest and importance to help participants and their families, labor and management and members of the electrical industry.

Guest speakers come from all segments of society, including experts in labor, management, pension and welfare benefits, education, prevailing wage, city, state and federal labor laws, and apprenticeship programs.

For an up-to-date listing of available seminars, call the Educational and Cultural Trust Fund office at 718-591-2000 ext. 1530, or visit www.jibei.org.

EDUCATION PROGRAMS AT THE LONG ISLAND EDUCATION CENTER

Certain educational programs are offered at the Electrical Industry's Education Center in Cutchogue, Long Island. These programs are available to participants who have worked for an employer who has made twenty-six weeks of contributions to the Plan on their behalf, and the participant must be working for a contributing employer or registered as available for work. Certain programs are also available to participants who have retired on a standard, early or disability pension as noted below.

CRITICAL THINKING IN HUMAN RELATIONS

The Critical Thinking in Human Relations course consists of lectures, demonstrations, and reading and discussion groups, which examine the basic attitudes, knowledge and skills necessary for independent and successful handling of personal, family, work and social lives. This seminar is available to participants who have retired on a standard, early or disability pension.

RETIREE EDUCATIONAL SEMINARS

Educational seminars on topics of importance to retirees are offered as the interest and need arises. These seminars are available to participants who have retired on a standard, early or disability pension.

JOURNEYPERSON TRAINING

Training seminars are offered periodically to journeypersons who are working or registered as available to work, as long as they have worked for an employer who has contributed to the Plan for twenty-six weeks on their behalf.

ELECTRICAL INDUSTRY CONFERENCES

The Long Island Education Center hosts industry-wide conferences for the betterment of the electrical industry in North America.

ARCHIVES

The Archives of the Joint Industry Board houses historical papers from the Joint Industry Board of the Electrical Industry, Local Union No. 3, I.B.E.W., Harry Van Arsdale Jr. and the Harry Van Arsdale Jr. Center for Labor Studies at the State University of New York, Empire State College. The Archives are accessible during working hours for participants and, upon request, for research by individuals outside our industry by calling (718) 591-2000 ext. 1550.

THE SPRING ARTS FESTIVAL PROGRAM

The biennial Spring Arts Festival sponsored by the Educational and Cultural Trust Fund is held at the Electric Industry Center. The Festival highlights the talents of participants and retirees who have retired on a standard, early or disability pension, and their families. Works of art in oil, watercolor, drawing, pen and ink, pencil, magic marker, and in other media, including computer graphics design, wood carving, etching, lithograph, silk screen, sculpture, ceramics, stained glass, needlepoint, weaving and photography are displayed.

To request tickets for this event, a participant must have worked for an employer who has made twenty-six weeks of contributions to the Educational and Cultural Trust Fund on his or her behalf and be working or registered as available for employment.

PERFORMING ARTS

The Educational and Cultural Trust Fund sponsors annual cultural programs offered free of charge to participants and retirees who have retired on a standard, early or disability pension, and their families. Programs have included plays, dance theater, classical, popular and symphony programs. Productions to delight the whole family include children's theater, circus performances and magic shows.

To request tickets for an event, a participant must have worked for an employer who has made twenty-six weeks of contributions to the Educational and Cultural Trust Fund on his or her behalf and be working or registered as available for employment.

ADDITIONAL INFORMATION

The range of programs made available by the Educational and Cultural Trust Fund exemplifies the commitment of the Plan, its labor and management representatives, and the Joint Industry Board in improving the welfare of the participants. Since its inception, the Plan has implemented many new programs to keep abreast of the enormous changes in the electrical industry, both in education and technical needs, as well as in labor, management and workforce relations. Though much remains to be done, the industry can look with pride on the investment made over the years in providing for the participants and their families.

SECTION III

CLAIMS PROCEDURE

This section applies to all participants of the Plan.

Applications and information for all programs are available through the Educational and Cultural Trust Fund office, and may be obtained by writing to: The Educational and Cultural Trust Fund, 158-11 Harry Van Arsdale Jr. Avenue, Flushing, New York 11365, by calling (718) 591-2000 ext. 1530, or by visiting the website at www.jibei.org.

The Plan Administrator shall make each claim determination in a uniform and non-discriminatory manner. Within 90 days after the Plan Administrator receives the claim, the Plan Administrator will grant the claim, deny the claim, or notify the participant, former participant, or beneficiary (Claimant) that special circumstances require an extension of time to process the claim. The extension of time cannot exceed 180 days from the date of the original request.

Within 30 days after denying any benefit under the Plan, the Plan Administrator shall send the Claimant written notice (notice of denial) by mail to the Claimant's last address of record with the Plan. The notice shall state that the claim for benefits was denied, and the specific reasons for denial, making reference to the Plan provisions upon which the denial was based. It shall also describe the materials or information, which, if provided, would allow the Claimant to perfect the claim and shall also state why this information is needed. The notice of denial shall advise the

Claimant that the Claimant may file a written appeal of the denial within 60 days after receiving the notice of denial. In pursuing an appeal, the Claimant or the Claimant's representative may review pertinent documents and submit issues and comments in writing. Within 60 days after filing the appeal, the Plan Administrator shall notify the Claimant in writing of its decision on the appeal, or that special circumstances require an extension of time to process the appeal. The extension cannot exceed 120 days from the date the Claimant files the appeal.

The Plan Administrator and the Trustees shall have full discretionary authority to determine eligibility for benefits and to interpret and construe the Plan's terms and provisions. The findings of the Trustees or the Plan Administrator shall be conclusive and binding on all parties and shall be upheld in court unless found to be arbitrary or capricious.

**SECTION IV
THE FOLLOWING INFORMATION APPLIES TO ALL PLAN
PARTICIPANTS**

PLAN AMENDMENT

The Plan may be amended from time to time and at any time by the Trustees.

PLAN TERMINATION

The Plan can be terminated upon the occurrence of one of two events:

- 1) The absence of a Collective Bargaining Agreement between Local Union No. 3 and any Employer or Employer Associations requiring contributions to be made to the Plan.
- 2) The unanimous consent of all Trustees, the Union and all parties subject to the Collective Bargaining Agreement.

The Plan is an employee welfare benefit plan, and, as such, is not required to insure benefits under ERISA.

SECTION V

ALIENATION OF BENEFITS

As a general rule, a participant or beneficiary may not assign, sell, dispose or transfer any benefits before receiving them. If done, such actions will have no effect.

SECTION VI

STATEMENT OF ERISA RIGHTS

As a participant in the Educational and Cultural Trust Fund of the Electrical Industry, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and Collective Bargaining Agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and Collective Bargaining Agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called “fiduciaries” of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator.

If you have a claim for benefits which is denied, or ignored, in whole or in part, you may file suit in a state or Federal court, provided you have first appealed the denial in accordance with the claims procedure. If it should happen that plan fiduciaries misuse the plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal Court. The Court will decide who should pay Court costs and legal fees. If you are successful, the Court may order the person you have sued to pay these costs and fees. If you lose, the Court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

PLEASE NOTE THAT COPIES OF THE TRUST AGREEMENT ARE AVAILABLE FOR YOUR INSPECTION DURING REGULAR BUSINESS HOURS IN THE OFFICE OF THE PLAN ADMINISTRATOR.

May 11, 2015

EDUCATIONAL AND CULTURAL TRUST FUND
OF THE ELECTRICAL INDUSTRY
158-11 HARRY VAN ARSDALE JR. AVENUE
FLUSHING, NEW YORK 11365
(718) 591-2000



HARRY VAN ARSDALE JR.
Founder

DR. GERALD FINKEL
Chairman

CHRISTOPHER ERIKSON
Vice Chairman

DAVID B. PINTER
Treasurer

JOHN E. MARCHELL
Secretary

VITO V. MUNDO
Counsel

GINA M. ADDEO
JOHN BAKER
JOSEPH BARBARO
THOMAS CAPURSO
ANNETTE DIAZ
MARK GENOVESE
DEREK JORDAN
PRAKASH KAPADIA

JONATHAN LIFTON
JOHN MANNINO
VINCENT McELROEN
RAYMOND MELVILLE
LUIS RESTREPO
GREGG SOKOLOFF
LANCE VAN ARSDALE
JOHN VILLAFANE