



IBEW LOCAL 569

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March 31, 2024

TO: All Covered Employees of the San Diego Electrical H&W Trust
FROM: H&W Board of Trustees/Trust Office
RE: Summary of Material Modifications
ROLLING OPEN ENROLLMENT EFFECTIVE JUNE 1, 2025

For All Plans (Plan A PPO, Plan A Kaiser, Plan A Sharp, Plan B Kaiser, and Plan B Sharp):

Currently, the Plan holds Open Enrollment every October 1st – October 31st Annually. Effective June 1, 2025, the Plan will be moving to a Rolling Open Enrollment.

What does that mean for Covered Employees?

Covered Employees will be able to change health plans anytime throughout the year, subject to certain restrictions.

What are the Restrictions?

1. You are only able to change into an eligible health plan based upon your employment classification. For example, certain classifications only allow for Plan B coverage. Covered Employees cannot change to Plan A coverage if they are in one of those classifications, or vice versa. Classifications are determined by the Collective Bargaining Agreements.
2. The earliest you can change Plans is after 12 months after the last change. For example, if you choose to enroll in Plan A Sharp on February 1, 2025, then you cannot change to another Plan until February 1, 2026, at the earliest. **There are no exceptions unless a Qualifying Life Event occurs.**
3. Timing of the change. Please be aware that changing to a new health plan requires time for both the Trust Office as well as the Carrier to make these changes. A change to a new health plan will not become effective until the 1st day of the second month after the change is requested. This also means that any application required regarding the new Plan must be submitted by the 15th of the following month. See effective dates below:

<u>Change Requested in month of:</u>	<u>Application due:</u>	<u>Effective Coverage Date:</u>
January 1 st – 31 st	February 15 th	March 1 st
February 1 st – 28 th (29 th)	March 15 th	April 1 st
March 1 st – 31 st	April 15 th	May 1 st
April 1 st – 30 th	May 15 th	June 1 st
May 1 st – 31 st	June 15 th	July 1 st
June 1 st – 30 th	July 15 th	August 1 st
July 1 st – 31 st	August 15 th	September 1 st
August 1 st – 31 st	September 15 th	October 1 st
September 1 st – 30 th	October 15 th	November 1 st
October 1 st – 30 th	November 15 th	December 1 st

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<u>Change Requested in month of:</u>	<u>Application due:</u>	<u>Effective Coverage Date:</u>
November 1 st – 30 th	December 15 th	January 1 st
December 1 st – 31 st	January 15 th	February 1 st

4. If you miss the application due date, the coverage effective date will be pushed forward to the 1st of the month following submission of the application by the 15th. For example, an application turned in February 16th (originally due February 15th) will change the effective date of the new coverage to April 1st. **Again, there are no exceptions.**
5. Rolling Open Enrollment only applies to health, dental, and vision benefits. **The ability to enroll in and/or change Life Insurance benefits will continue to be held annually from October 1st – October 31st.**

In the Plan Document or Summary Plan Description , wherever the terms “Annual Enrollment” or annual enrollment” appear, those terms will be replaced with the term “Rolling Open Enrollment,” with the following exception: The revision does not apply to references to “Annual Enrollment” or “annual enrollment” as those terms apply to life insurance benefits. An Amendment to the Plan document includes other revisions consistent with this new Rolling Open Enrollment Process.

The Trust Office appreciates your patience during this process as we are changing our procedures to allow for the Rolling Open Enrollment. Should you have any questions, please call the Trust Office at 858-569-6322 x310.

Thank you.