

Notice of Changes to Alaska Electrical Legal Plan

February 2026

Dear Legal Plan Participant:

In December 2025, we notified you that the Alaska Electrical Legal Fund merged into the Alaska Electrical Health and Welfare Fund, effective January 1, 2026. Effective on this date, the Legal Plan is now part of the Alaska Electrical Health and Welfare Fund and is governed by the Health and Welfare Fund's Board of Trustees.

Although this merger does not impact the health and legal benefits available to you, it does require that we provide you with certain Employee Retirement Income Security Act ("ERISA") disclosures related to the Alaska Electrical Health and Welfare Fund. Specifically, the following information now applies to the Legal Plan:

SPECIAL DISCLOSURES

A. NAME OF PLAN

This Plan is known as the Alaska Electrical Legal Plan, which is part of the Alaska Electrical Health and Welfare Fund.

B. BOARD OF TRUSTEES-PLAN ADMINISTRATOR

This Plan is maintained and administered by a joint labor-management Board of Trustees, the name, address and telephone number of which is:

Board of Trustees
Alaska Electrical Health and Welfare Fund
701 East Tudor, Suite 200
Anchorage, Alaska 99503
Telephone: (907) 276-1246
Toll Free: 1-800-478-1246
(907) 278-7576 fax
www.aetf.com

A list of participating employers and labor organizations can be examined at this office.

C. MEMBERS OF THE BOARD OF TRUSTEES

Larry Bell (Co-Chair)
Alaska Chapter, NECA
712 West 36th Avenue
Anchorage, AK 99503

Pamela Cline
IBEW LU No. 1547
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3560 W 74th Avenue
Anchorage, AK 99520

Doug Tansy (Co-Chair)
IBEW LU No. 1547
3333 Denali Street, Suite 200
Anchorage, AK 99503

Each member of the Board of Trustees and the Plan Administrator is an agent for purposes of accepting service of legal process on behalf of this Plan.

D. IDENTIFICATION NUMBER

The Employer Identification Number assigned to the Plan by the Internal Revenue Service is EIN 92-6001972. The Plan number is: 501.

E. TYPE OF PLAN

This Plan can be described as a welfare plan providing, among other things, legal services to active participants and retirees and dependents.

F. TYPE OF ADMINISTRATION

This Plan is administered by the Board of Trustees.

G. DESCRIPTION OF COLLECTIVE BARGAINING AGREEMENTS

This Plan is maintained under several Collective Bargaining Agreements between contributing Employers and the International Brotherhood of Electrical Workers of Local 1547. These Collective Bargaining Agreements can be examined at the office of the Plan Administrator.

H. PARTICIPATION, ELIGIBILITY AND BENEFITS

Employees are entitled to participate in this Plan if they work under one of the collective bargaining agreements described above and if their employer makes contributions to the Fund on their behalf for Plan benefits. Also, certain non-bargaining unit employees and former employees are entitled to participate as determined by the Board of Trustees.

The eligibility rules which determine which employees and dependents are entitled to benefits are set forth in the Eligibility section of the Legal Plan booklet and any relevant Summaries of Material Modification.

The benefits to which eligible employees, retirees and dependents are entitled are set forth in the Legal Plan booklet and any relevant Summaries of Material Modification.

I. CIRCUMSTANCES WHICH MAY RESULT IN INELIGIBILITY OR DENIAL OF BENEFITS

The circumstances which may result in disqualification, ineligibility, denial, or loss of benefits appear throughout the Legal Plan booklet and any relevant Summaries of Material Modification.

J. TERMINATION OF FUND

The Board of Trustees has the authority to terminate the Fund. The Fund will also terminate upon the expiration of all collective bargaining agreements and special agreements requiring the payment of contributions to the Fund. In the event of the termination of the Fund, any and all monies and assets remaining in the Fund, after payment of expenses, shall be used for the continuance of the benefits provided by the then existing benefit plans, until such monies and assets have been exhausted.

K. FUNDING

The Plan is funded through the payment by Employers of the negotiated contribution rates and self-paying participants.

L. PLAN YEAR

The Plan Year on which financial records are based begins each January 1 and ends December 31.

STATEMENT OF ERISA RIGHTS

As a participant in the Alaska Electrical Legal Plan, which is part of the Alaska Electrical Health and Welfare Fund, 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 Administrative 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 Fund with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Security Benefits 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 Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the Fund'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 materials from the Fund 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 Plan 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. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a medical child support order, you may file suit in Federal court.
- If it should happen that Plan fiduciaries misuse the Fund'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 Administrative Office. If you have any questions about this statement or about your rights under ERISA, or if 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.

Claims Review and Appeal

Claims review and appeal procedures are summarized in the section entitled "How to File A Claim."

Availability of Information

Plan documents and all other pertinent documents required to be made available under ERISA are available for inspection at the Administrative Office during regular business hours. Upon written request, copies of these documents will be provided. However, the Trustees may make a reasonable charge for the copies; the Plan Administrator will state the charge for specific documents on request so that you can find out the cost before ordering.

Plan Amendment

The Board of Trustees of the Alaska Electrical Health and Welfare Fund reserves the right to amend all or any part of this Plan at any time; to amend any contract providing insured benefits or other services; and to remove or change any insurance company or service company at any time.

Any amendment must be in writing and shall be effective upon adoption by the Board of Trustees, or at any such time as may be otherwise specified in the amendment, unless prohibited by applicable law.

Termination

The Board of Trustees of the Alaska Electrical Health and Welfare Fund reserves the right to terminate all or any part of this Plan at any time, and any contract providing insured benefits or other services. If any part of this Plan is terminated and replaced with similar benefits, any wage reduction amounts that were designated to pay premiums and/or monthly coverage costs for the terminated part of this Plan will be applied instead to pay premiums and/or monthly coverage costs for the new part of the Plan.

Sincerely,

Laurie Butcher
Executive Plan Administrator