



November 19, 2014

Dear WECA Commercial Apprentice,

### **Change in Hour Bank Requirements**

Effective with the hours reported by your contractor for December 2014, the Plan's Credited Hours Account requirements have been lowered. Under the new Plan terms, once a Plan participant has satisfied the Plan's participation requirements, the Plan Administrator will deduct **130** credited hours (each month) from the total number of credited hours accumulated and held in the Participant's account to purchase one month's health and welfare benefits for the Participant. Under the prior Plan terms, 140 credited hours were required to purchase one month's health and welfare benefits. The Summary Plan Description of the WECA ATC Health and Welfare Plan has been amended please log into [www.goweca.com](http://www.goweca.com) to view and/or print summary.

### **Change in Maximum Reserve Amount**

Effective with the hours reported by your contractor for December 2014, no more than **520** hours (four months' worth of premiums) over and above the hours required to purchase one month's health coverage may be held in a Participant's account at any time. All hours in excess of **520** will revert to the Plan to pay for administrative costs. Under the prior Plans terms, no more than 560 hours could be accumulated in a Participant's account. The Summary Plan Description of the WECA ATC Health and Welfare Plan has been amended to reflect this change in the maximum reserve amount.

In addition to the changes in the hour bank requirements, WECA is pleased to announce effective December 1, 2014 for those apprentices that cease their relationship with us for any reason; they will now be able to spend down their remaining hour bank hours until there are insufficient Credited Hours in your Account to purchase one month's full coverage.

If you have any questions please contact me at (877) 444-9322 ext. 117 or email me at [ccormier@goweca.com](mailto:ccormier@goweca.com).

Regards,

Cindy Cormier  
Insurance Administrator

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