

IE SHAFFER

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December 2023

To: Active Participants in the IBEW Local 163 Health and Welfare Fund

Re: 2024 Benefit Information and Required Disclosures

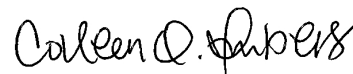
Dear Participants:

Enclosed please find the following benefit information and annual disclosures for the Health and Welfare Fund:

1. 2024 Summary of Benefits and Coverage for the Health and Welfare Fund
2. Annual Women's Health and Cancer Rights Act Notice
3. 2024 Quick Reference Guide for the Health and Welfare and Annuity Funds
4. Summary of Material Modifications for the Health and Welfare Fund

As always, should you have questions concerning any of this information, please feel free to contact this office.

Best in health,



Colleen Q. Imbert
Administrator