

N.E.C.A. LOCAL UNION NO. 313 I.B.E.W.

BENEFIT FUNDS

Fund Office: Zenith American Solutions, Administrator, Rockwood Office Park, 501 Carr Road, Suite 220, Wilmington, DE 19809
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February 2020

RE: Summary of Material Modifications Notice
NECA Local 313 IBEW Health & Welfare Fund
NECA Local 313 IBEW Pension Fund

Dear Participant:

This notice is to advise you of recent Plan changes adopted by the Trustees with regard to the NECA Local 313 IBEW Health & Welfare and Pension Funds.

Health & Welfare Fund

1. **Coverage for Colorectal Cancer Screenings**

Effective August 1, 2019, colorectal cancer screenings using fecal occult blood testing, sigmoidoscopy or colonoscopy will be covered at 100% of the Plan's Allowed Charge, for adults beginning at age 45 (rather than 50) and continuing until age 75.

2. **Chiropractic Services**

Effective August 1, 2019, the Fund will pay up to \$25 per visit for up to 30 visits per calendar year (up from 10 visits per calendar year). The \$10 co-pay per visit still applies.

3. **Pre-Medicare Retiree Self-Pay Rate**

Effective December 1, 2019, the rate required to maintain coverage as a retiree for pre-Medicare retiree coverage increased to \$1,338.00 per month, consistent with the increase in the hourly contribution rate for active members. There is no change in the monthly self-pay required for retirees eligible for Medicare.

4. **Dental Calendar Year Maximum**

Effective January 1, 2020, non-orthodontic dental expenses will be subject to a \$2,000 per individual maximum per calendar year. The \$1,500 lifetime orthodontic maximum will remain unchanged.

5. **Medical Reimbursement Allowance (MRA)**

The Trustees have voted to continue the \$1,000 annual Medical Reimbursement Allowance (MRA) for 2020. In addition, beginning in 2020, the Fund will consider reimbursement from the MRA of any expense that is defined by the Internal Revenue Service as an allowable medical expense except for medical copayments. Prescription drug copayments remain reimbursable from the MRA.

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6. **Blue Light Lens Coatings**

Effective January 1, 2020, you will have the option of adding blue light lens coatings through National Vision Administrators at a discounted price with in-network providers.

7 **Increase in Death and Accidental Death & Dismemberment Insurance Benefit**

Effective January 1, 2020, the self-funded active and retiree death and accidental death & dismemberment (AD&D) insurance benefits have been increased as shown in the table below.

Coverage	Plan Provision	Active Participants	Retired Participants
Death Benefit	For your death, paid to your beneficiary	\$20,000	\$10,000
Accidental Death and Dismemberment	For your accidental death, paid to your beneficiary	\$15,000	\$10,000
	For loss of two limbs, both eyes or loss of one limb and sight in one eye, paid to you	\$15,000	\$10,000
	For loss of one limb or sight in one eye, paid to you	\$3,750	\$2,500

Pension Fund

1, **Future Service Accrual Rate**

For pensions that begin on or after January 1, 2019, the Future Service Accrual Rate will be \$100 per service credit. The existing Plan “rate break” provisions will still apply subject to the Plan modification noted below, including a minimum requirement of 200 work hours in Covered Employment in 2018 for this benefit rate to apply for benefit accruals earned prior to January 1, 2019.

If a Participant has a Separation from Service and subsequently returns to Covered Employment, the portion of his pension attributable to Covered Employment prior to the initial Separation from Service and the portion of his pension attributable to Covered Employment after the return to Covered Employment will be computed using the benefit rates in effect at the time of the Participant’s subsequent Separation from Service if such Participant accrues at least 1,600 Hours of Service in each of three separate consecutive rolling twelve (12) month periods, with no overlap.

2. **Retiree Increase**

For pensioners and surviving spouses whose pension started before December 31, 2018 (and the pension is still in pay status as of November 1, 2019), monthly pension amounts increased by 5% effective with the check issued on November 1, 2019. For pensions that are still in pay status as of November 1, 2019, a retroactive, one-time payment representing the 5% increase was also made for the period January 1, 2019 through October 1, 2019.

If you have any questions about these changes, please don’t hesitate to contact the Fund Office.

Sincerely,

THE BOARD OF TRUSTEES