

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

HEALTH AND WELFARE FUND

Fund Office: Zenith American Solutions, Administrator, Rockwood Office Park, 501 Carr Road, Suite 220, Wilmington, DE 19809
Phone: (302) 761-1080 / (800) 223-7405 / Fax: (302) 762-3460

November 2018

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

1. **Continuing Eligibility**

Beginning with the Benefit Quarter effective December 1, 2018, to maintain your eligibility once you establish initial Eligibility, you must work at least 300 hours (reduced from 360 hours) during the corresponding Working Quarter.

Therefore, beginning with the December 1, 2018 Benefit Quarter, you must have worked at least 300 hours during the July, August and September Working Quarter to maintain your eligibility. This change in the eligibility maintenance hour requirements will also impact eligibility self-payment provisions, crediting of hours to the Reserve Account, disability hour credits and eligibility reinstatement provisions.

2. **Health Care/Preventive Care Spending Account**

Effective January 1, 2019, the annual Health Care/Preventive Care Spending Account will be increased from \$500 to \$1,000 per family.

This allowance is evaluated each year by the Trustees and is continued or adjusted in their discretion based on, among other things, the overall financial condition of the Fund.

3. **Delta Dental**

Effective January 1, 2019, the Delta Dental network of dentists will become available to you and your family. How does this benefit you? While the current schedule of dental allowances will remain in place, if you use a Delta Dental provider, your out-of-pocket expense (the amount you owe between what the dentist charges and the Fund's allowance) will be less.

If you chose to not use a Delta provider, nothing changes, but you may reduce your out-of-pocket costs if you utilize a Delta dentist.

More information will be forthcoming on this new program.

4. **Teladoc**

Effective September 1, 2018, the Trustees contracted with Teladoc to provide telemedicine benefits. Through Teladoc, you have access to doctors by phone or video conference on a 24/7 basis. This benefit is

an alternative to visiting a traditional doctor's office, urgent care center or emergency room for the treatment of non-emergency conditions like the flu, bronchitis, sinus infections, allergies and rashes.

There is no charge to you to access this service. It is less expensive and more convenient for you than visits to your doctor's office, an urgent care center or a hospital emergency room.

You should have received separate information explaining how to set up your account but if you need assistance with Teladoc, please call the Fund Office or Teladoc at 1-800-Teladoc (1-800-835-2362).

You may pre-register for Teladoc by phone, on the internet or through the app. Please note you must contact Teladoc by video conference on either a computer or smart phone at the point of your first utilization. State regulations require the first utilization be through video conference. Subsequent utilization of Teladoc after your initial video conference can be by telephone call or by video conference.

5. **Eligibility for Your Dependents**

In accordance with Federal law, effective July 1, 2018, the definition of spouse has been changed to:

- Your lawful spouse (opposite or same-sex)

6. **Emergency Care**

The Plan currently provides benefits for treatment in a hospital or emergency facility for an accidental injury within 48 hours of the accident. Effective immediately, the 48-hour time period and the three bullet points under "Emergency Outpatient Care" in the Summary Plan Description are eliminated.

7. **LabCorp**

Effective January 1, 2019, LabCorp, in addition to Quest, will be in-network labs with Aetna.

8. **Speech Therapy in conjunction with Applied Behavioral Analysis**

Retroactive to October 1, 2017, the Fund will cover speech therapy as part of a prescribed course of Applied Behavioral Analysis treatment.

9. **Plan Eligibility for Lightning Protection Technician Participants**

Effective March 1, 2019, the Fund will extend immediate eligibility to Lightning Protection Technician members after their bargaining agreement is amended to provide for contributions to the Health & Welfare Fund. This Plan coverage will be granted on an immediate basis when contributions commence in the same manner as currently provided to newly organized employees (no hours in excess of that required for normal quarterly eligibility will be applied to a Reserve Account until 1,000 hours are "credited back" to satisfy the initial eligibility 1,000 hour requirement).

As always, if you have any questions regarding your Plan of benefits, please do not hesitate to contact the Fund Office at (800) 223-7405.

Sincerely,

THE BOARD OF TRUSTEES