

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
Phone: (302) 761-1080 / (800) 223-7405 / Fax: (302) 762-3460

November 2020

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 & Welfare Fund ("Fund").

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

Effective December 1, 2020, the rate required to maintain coverage as a retiree for pre-Medicare retiree coverage increased to \$1,358.00 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.

2. **Dental Benefit Maximums**

Effective January 1, 2021, non-orthodontic dental expenses will be subject to a \$2,500 per individual maximum per calendar year. The lifetime orthodontic maximum will also increase to \$2,500. For patients who had previously reached the lifetime limit, the additional benefit is available only for orthodontic services provided on or after January 1, 2021.

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

The Trustees have voted to continue the \$1,000 annual Medical Reimbursement Allowance (MRA) for 2021. The Fund will continue to 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.

4. **Coverage for Contact Lenses**

Effective January 1, 2021, the Fund's annual benefit amount for contact lenses through National Vision Administrators (NVA) will increase to \$130 so that participants may receive a contact fill directly from NVA.

5. **Electronic Coordination of Benefits for Medicare Supplement Claims**

Effective as soon as practical, the Fund will process Medicare Supplement Claims through an electronic interface with Medicare so that participants and/or providers will generally not need to submit a follow-up paper claim for the Fund's Medicare Supplement benefit.

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

Sincerely,

THE BOARD OF TRUSTEES