

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

January 2024

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 Plan changes recently adopted by the Board of Trustees with regard to the NECA Local 313 IBEW Health & Welfare Fund and the NECA Local 313 IBEW Pension Fund.

Please note that the Zenith American Solutions Pittsburgh Office address for both Pension and Health & Welfare Claims only, has changed to 2 Gateway Center, 603 Stanwix Street, Suite 1500, Pittsburgh, PA 15222-1534. The Delaware address for Health & Welfare eligibility has not changed.

Health and Welfare Fund

1. Copayment for Teladoc Services

Effective May 1, 2023, a \$10 copayment is required for each virtual visit by telephone or video call through Teladoc, regardless of the reason for the visit (medical, behavioral health, or dermatological condition). For services on or after May 1, 2023, Teladoc copayments may be submitted for reimbursement from the MRA and will not accumulate toward the \$1,000 annual MRA limit.

2. End of the COVID-19 Public Health Emergency

The COVID-19 public health emergency (PHE) ended on May 11, 2023. As a result, beginning May 12, 2023 health plans are no longer subject to federal requirements for coverage of COVID-19 testing, vaccinations and treatments.

Accordingly, The Plan made the following changes effective May 12, 2023:

COVID-19 vaccines, including boosters: Participants will pay \$0 for vaccines at in-network locations only. The Plan will no longer cover vaccines at out-of-network locations.

COVID-19 at-home, over-the-counter (OTC) test kits: The Plan will no longer cover the cost of OTC test kits. Participants who purchase OTC kits can submit appropriate receipts for reimbursement from the MRA.

COVID-19 lab tests: The Plan will no longer cover lab tests without participant cost-sharing. In-network lab tests will be subject to the annual \$35 family deductible and out-of-network tests will not be covered.

Virtual visits with in-network medical providers: The Plan will no longer cover virtual visits with in-network providers at 100%; the regular \$10 copayment will be required.

Prescription refill requirements: The threshold for allowing a refill of a maintenance medication will return to having used 75% of the current supply. During the PHE, the threshold was lowered to 50%.

3. **CVS Minute Clinics**

Beginning December 1, 2023, certain services provided in a CVS Minute Clinic are available to at no cost to you. Other services are provided at a discount from regular CVS Minute Clinic pricing. Locations in Delaware:

- Bear: 1545 Pulaski Highway
- Wilmington: 4020 Concord Pike
- Dover: 11 North Dupont Highway
- Middletown: 674 Middletown Odessa Road

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

Trustees voted to continue the \$1,000 annual MRA for 2024. In addition, an Explanation of Benefits (EOB) is no longer required to obtain reimbursement for a qualified expense. You will still need to complete a reimbursement form online or on paper, and supply proof of payment, such as a receipt.

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.

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

Effective December 1, 2023, the rate required to maintain coverage as a retiree not yet Medicare eligible increased to \$1,412 per month, consistent with the hourly contribution rate for active members. There is no change in the monthly self-pay required for retirees eligible for Medicare.

Pension Fund

6. **Temporary Supplement Increase**

Effective December 1, 2023, the temporary supplement, payable from early retirement until age 65, was increased from \$1,500 to \$1,800 monthly. As a reminder, the temporary supplement is available only to those who retired directly from active service.

7. **“13th Check”**

For all pensioners and beneficiaries on the rolls as of December 1, 2023, a one-time bonus benefit payment was made in the amount of each participant’s regular monthly benefit excluding the temporary supplement.

8. Disability Pension Amount

Beginning January 1, 2023, if you have at least 15 years of pension credit upon commencement of receiving a disability benefit from the Pension Fund, your monthly benefit will include 25% of “accelerated credit.” Accelerated credit is a benefit for the years of future service credit that you would have accrued to age 62, had you not become totally and permanently disabled.

Eligibility for a disability benefit from the Pension Fund has not changed. The disability benefit amount for participants with fewer than 15 or 20 or more years of pension credit did not change.

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

Sincerely,

THE BOARD OF TRUSTEES