

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

HEALTH & 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

March 2023

RE: Summary of Material Modifications Notice - NECA Local 313 IBEW Health & Welfare Fund ("Plan")

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.

1. **Hearing Aid Benefit** – Effective February 1, 2023, the benefit for hearing aids is improved to provide a maximum benefit of \$1,000 every three years for the purchase, repair, or maintenance of hearing aids prescribed by a physician or other licensed provider.

Over the counter hearing aids that are available for purchase without a prescription are not included in this hearing aid benefit but are reimbursable through the MRA.

2. **Hearing Aid Discount Program** – Plan participants can obtain hearing aid discounts from NationsHearing. To get started, call 877-272-9627 (TTY: 711) to schedule a hearing test with a local provider.
3. **CVS Minute Clinics** have opened in Wilmington at 4020 Concord Pike and Bear at 1545 Pulaski Highway. They are staffed by nurse practitioners who specialize in family health care and can diagnose, treat and write prescriptions for common illnesses; treat wounds, abrasions and sprains; and administer common immunizations, including the seasonal flu vaccination. Prevention and wellness services include vaccinations (flu, COVID-19, shingles and others), dermatology, and women's health services, as well as screening and monitoring for chronic conditions like arthritis, high blood pressure and high cholesterol, and tuberculosis (TB) testing. The participant copayment is \$10.
4. **Ambulance Service** – Beginning January 1, 2023, any ground ambulance service, either in or out of network, will be covered at 80% of Reasonable and Customary charges, to a maximum \$750 benefit per trip.
5. **MRA Reimbursement for Orthodontic Costs** – Participants may submit the pre-treatment estimate for orthodontic treatment for reimbursement of out-of-pocket costs up to the remaining annual limit in their MRA. For subsequent orthodontic charges for the same course of treatment, participants should submit the first Explanation of Benefits from Delta Dental, and receipts after that. This process will provide more timely reimbursement from the MRA.
6. **Medical Reimbursement Allowance (MRA)** - The Trustees have determined to continue the \$1,000 annual Medical Reimbursement Allowance (MRA) for 2023. 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 and charges from out-of-network providers are reimbursable from the MRA.

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

Sincerely,

THE BOARD OF TRUSTEES