

## IMPORTANT PLAN CHANGES

*To All Participants in the NECA/IBEW Family Medical Care Plan:*

These following Plan changes were adopted after the Summary Plan Description (SPD) booklet was printed, and are effective January 1, 2006. Keep this notice with your SPD for future reference.

### **\$500 OUT-OF-POCKET LIMIT UNDER PRESCRIPTION DRUG PROGRAM**

As shown in your SPD, you can get covered generic drugs for a \$0 (zero) co-pay, and covered brand name drugs by paying a 20% co-pay directly to the participating pharmacist. No deductible applies.

A \$500 out-of-pocket limit has since been added to your prescription drug program. Your brand name co-pay will be \$0 for the remainder of any calendar year in which your co-pays have reached a combined total of \$500. This out-of-pocket limit applies separately to each covered family member, and applies to all covered retail and mail-order drugs purchased through the prescription drug program.

### **SELF-PAYMENTS FOR SHORT HOURS**

You can make up to six (6) consecutive monthly self-payments to make up the difference between your credited hours and the number of hours needed to satisfy the 130-hour rule. An additional 6-month self-pay period will be allowed if you return to covered employment and have at least 100 credited hours during an eligibility (work) month which corresponds with, or immediately follows, a benefit month during which you were eligible because of a self-payment for short hours. Additional 6-month self-pay periods will be allowed without limit as long as you continue to meet the 100-hour requirement.

You are only entitled to a self-pay period if you are an active employee who is already covered under the Plan when your hours shortage occurs.

Self-payment amounts will be determined by multiplying the hours you are short of 130 times the current hourly contribution rate. The rollback rule will not be taken into effect when determining the amount needed.