

NOTICE ABOUT CHANGES TO YOUR BENEFIT PLAN

February 2011

To All Participants in Plan 10:

This notice describes changes to the NECA/IBEW Family Medical Care Plan (FMCP) that were effective January 1, 2011. Please keep this notice with your Summary Plan Description booklet for future reference.

Chiropractic Care - The \$2,000 per year maximum for chiropractic care has been replaced with a limit of 24 chiropractic visits per calendar year.

Speech Therapy - The \$5,000 per year maximum for speech therapy has been replaced with a limit of 50 visits per calendar year.

***Reminder* Over-the-Counter Drug Coverage Under the Special Fund** - Although certain over-the-counter (OTC) medications are covered under the Special Fund program, the Plan will only cover OTC drugs if you have a physician's written prescription. The Plan is required by federal law to limit coverage of OTC products to those with written physicians' prescriptions.

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Notice Regarding Grandfathered Status

The Trustees of the NECA/IBEW Family Medical Care Plan have determined that benefit plan 10 provided by the Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement to cover preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the FMCP Fund Office at 5837 Highway 41 North, Ringgold, GA 30736, telephone 1-877-937-9602. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor, at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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