

IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

November 2017

To Participants in Plan:

This notice summarizes important changes to the NECA/IBEW Family Medical Care Plan. If you have any questions regarding the changes summarized in this Summary of Material Modifications (“SMM”), you should contact the Benefits Office. Please keep a copy of this SMM with your Summary Plan Description for future reference.

NEW COVERAGE OF PREVENTIVE SERVICES

Below is a summary of new preventive services that are covered by the Plan beginning January 1, 2018. The Plan covers these services based on laws and regulations relating to provisions of the Affordable Care Act. These services are covered at 100% of the cost when prescribed or performed by **in-network providers only**. The Plan may revise its list of covered preventive services pending future guidance from the federal government, but any change will apply prospectively.

Specifically, the Plan will cover the following preventive services beginning January 1, 2018:

- *Adult Preventive Services:* Low to moderate dose statin drugs (generic only and subject to the Plan’s Step Therapy Program) for adults aged 40 to 75 years with one or more cardiovascular disease risk factors and a calculated 10-year cardiovascular disease event risk of 10% or greater.
- *Adult Preventive Services:* Tuberculosis test for adults in at-risk populations.
- *Adult Preventive Services:* Low-dose aspirin for the prevention of cardiovascular disease and colorectal cancer in adults aged 50 to 59 years who have a 10% or greater risk of cardiovascular disease in the next 10 years, as prescribed by a physician (generic aspirin only).

LIVEHEALTH ONLINE

Beginning January 1, 2018, the Plan will add a new benefit for its members and their dependents that will make going to the doctor even easier! LiveHealth Online uses two-way video to connect you with board-certified physicians that can help diagnose minor illnesses or injuries. Doctors using LiveHealth Online can answer your questions, assess your condition and even provide certain prescriptions if needed. LiveHealth Online is a great tool to use when you don’t have time to get to your primary care physician or you want to avoid an unnecessary trip to the emergency room. You can utilize this service with your smartphone, tablet or computer with a webcam.

To begin using this program, visit www.livehealthonline.com and sign up for an account using your Plan information. Once your account is set up and your insurance information is entered correctly, you can begin connecting with doctors immediately. **For the 2018 calendar year, there is no cost to you**

for this service, allowing you to save potentially hundreds of dollars by utilizing LiveHealth Online. After 2018, your regular copayment or coinsurance rate may apply.

For more information or if you have any questions, please contact the Benefit Office or contact LiveHealth Online:

LiveHealth Online

www.livehealthonline.com

NEW UTILIZATION MANAGEMENT VENDOR

Effective January 1, 2018, the new utilization management/care management vendor for the Plan is Anthem Blue Cross Blue Shield. You will receive a new medical I.D. card with the appropriate contact information, which is below:

Anthem Blue Cross Blue Shield

1-855- 343-4852

NEW VENDOR

Effective June 1, 2016, Best Doctors became a new vendor for the Plan to ensure you are receiving the best medical care from all of your providers. At your request, Best Doctors can review your medical records and provide helpful information and advice from a world-renowned medical expert in the appropriate field when you or your dependent are facing a critical medical decision that involves a serious diagnosis like cancer or surgery.

For more information or to contact Best Doctors, please contact:

Best Doctors

1-866-904-0910

www.bestdoctors.com

PRE-CERTIFICATION REQUIREMENTS

Beginning January 1, 2018, except in the case of an emergency, your physician or provider must obtain pre-certification from AIM Specialty Health of all radiology, imaging and cardiovascular treatments and services in order for these benefits to be covered by the Plan. This includes services such as Computed Tomography (CT), Magnetic Resonance Imaging and Angiogram (MRI/MRA), Positron Emission Tomography (PET), and Myocardial Perfusion Imaging (MPI), Stress Echocardiography, Transthoracic Echocardiography, Transesophageal Echocardiography, Arterial Ultrasound, Cardiac Catheterization and Percutaneous Coronary Intervention (PCI).

You will receive a new medical I.D. card with the appropriate contact information for AIM Specialty Health, which is below:

AIM Specialty Health

1-855-343-4852

COVERAGE OF DEPENDENTS THROUGH LEGAL GUARDIANSHIP

In order for a child to be covered under the Plan as a Dependent through legal guardianship, you must have a court order or other legal document establishing legal guardianship prior to the child's 18th birthday. The Plan reserves the right to verify the validity of any document submitted to the Plan prior to granting coverage as a Dependent.

APPOINTMENT OF NEW TRUSTEE

Effective May 1, 2017, Kenneth W. Cooper replaced Salvatore J. Chilia as a Trustee for the NECA/IBEW Family Medical Care Plan. Mr. Cooper's contact information is listed below:

Kenneth W. Cooper
IBEW
900 7th Street NW
Washington, DC 20001

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Please keep this notice with your Summary Plan Description booklet for future reference.

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