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January 2023

## Summary Material Modification (SMM)

Dear Participant:

The FMCP is announcing exciting new benefit enhancements to the Plan, which are detailed in the enclosed Summary Material Modification (SMM) document. This SMM will also be available on our website at [www.nifmcp.com](http://www.nifmcp.com) under Plan Notices.

In addition, we would like to remind you about the convenience of our Member Self-Service Online Portal, which is your one-stop-shop for all things FMCP! In the portal, you can:

- View your personal data
- View your claims and EOBs
- Receive electronic notifications for new EOBs
- Access the HealthClips medical video resource library
- Request new medical/Rx ID cards
- Contact the Benefit Office



Log on to [www.nifmcp.com](http://www.nifmcp.com) to register for the Member Self-Service Online Portal today! You'll need your Social Security Number or your FMCP medical/Rx ID to register. For your added convenience, you can scan the QR code above with your cell phone or tablet camera to be brought straight to the login page of the portal.

Sincerely,

NECA/IBEW Family Medical Care Plan

## IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

January 2023

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.

### **Added Benefits & Coverage**

Effective January 1, 2023, the following benefits shall be covered under the Plan:

- 1) Orthotics for children up to age 18, limit two (2) per plan year.
- 2) Services related to breast reduction surgery, so long as they are deemed medically necessary. Prior Authorization is required.
- 3) Wigs for hair loss following cancer treatment or disease, limit \$1,500 per lifetime. Wigs shall not be covered for hair loss as a result of male or female pattern baldness or aging.
- 4) Hearing aids and associated services, including their fitting by a licensed professional, limit \$4,000 every (3) three years.
- 5) LASIK surgery, limit \$1500 per eye per lifetime.

These benefits are subject to your deductible and in-network and out-of-network coinsurance or copayments in accordance with the provisions of your Plan.

### **Speech Therapy Visit Limit**

Effective January 1, 2023, there will be no calendar year limit to the number of speech therapy visits a participant may use under the Plan. Speech therapy visits shall be covered as long as they are deemed medically necessary. Prior Authorization is required.

### **Weekly Disability Benefits**

Effective January 1, 2023, to be eligible for Weekly Disability Benefits, you must meet the following requirements:

- 1) You must be unable to work in the trade as a result of an accidental injury or sickness and be completely unable to perform each and every duty of your occupation or employment;
- 2) You must be covered under the Plan on the date your disability begins; **and**
- 3) You must be continuously under the care of a physician, nurse practitioner, or physician's assistant.

You may be required to submit additional medical information to be reviewed by an independent medical provider to verify you are eligible for Weekly Disability Benefits.

### **"Exclusions & Limitations" Modifications**

Effective January 1, 2023, the following Exclusions & Limitations have been removed from the Plan:

- 13. **Premenstrual syndrome (P.M.S.).**
- 19. **Snoring.**
- 21. **Excessive sweating.**
- 23. **Corns, bunions** (except capsular or related surgery), calluses, toenail removal (except surgical removal or care rendered as treatment of the diabetic foot or ingrown toenails), flat feet, fallen arches, weak feet, chronic foot strain, or asymptomatic complaints related to the feet.
- 25. **Physical therapy for chronic pain.**

Effective January 1, 2023, Exclusions No. 37, 47, 51 and 52 (related to military service) have been removed and replaced with the following:

- 37. **Military service-related injuries** or sicknesses otherwise covered by or subject to payment and reimbursement by the U.S. Government, and to the extent permitted by law, any bodily injury, disease or sickness caused by any act of war.

Effective January 1, 2023, Exclusion No. 57 (related to crime) has been revised as follows:

- 57. Costs for services resulting from the commission of, or attempt to **commit a felony** by the Eligible Individual, except when the costs of services are for injuries that result from an act of domestic violence.

Effective January 1, 2023, Exclusion No. 3, Item C has been revised as follows:

- 3.C. Reconstruction surgery following a cancer treatment (breast or testicular), including surgery on the non-affected breast to achieve a symmetrical appearance.

### **Preventive Services Coverage**

An updated list of preventive services can be found at [www.nifmcp.com](http://www.nifmcp.com) under "Plan Notices." These services are covered by the Plan at 100% of the allowable charge with no cost-sharing to you. The Plan may revise its list of covered preventive services pending additional guidance from the federal government from time to time, but any changes will apply prospectively. You may also request a paper copy free of charge by contacting the Benefit Office at 877-937-9602.

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

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