



NECA/IBEW FAMILY MEDICAL CARE PLAN

CompuSys, Inc.
5837 Highway 41 North
Ringgold, GA 30736
<http://www.neca-ibew-healthcare.com>



Phone (706) 937-9600

Fax (706) 937-9601

Toll Free (877) 937-9602

IMPORTANT NOTICE

December 2007

To Participants in the NECA/IBEW Family Medical Care Plan (FMCP):

HRUR BUNKS TO REPLACE ROLLBACK RULE

The FMCP's rollback rule is being replaced by an hour bank rule for hours worked on and after January 1, 2008. (A transition rule is explained below.)

1. Under the new hour bank rule you will still need **130** hours in a work month to establish initial eligibility or to continue your eligibility in a benefit month. As before, there is a reporting lag month between the work month and the benefit month. For example, January hours determine March coverage.
2. Hours in excess of **150** in a work month will be credited to your hour bank.
3. The maximum you can accumulate in your bank is **780** hours (130 hours times six months), which would grant you six months of coverage.
4. If you don't have 130 hours in a work month, the number of hours necessary to make up the difference will be deducted from your hour bank.
5. If your combined hours from work and your hour bank are less than 130, you may make a self-payment for the hours you are short. If you don't make the self-payment but return to work within six (6) months, your remaining hours can be used to help you re-establish eligibility. If you do not return to work within the 6-month window, any remaining amounts in your hour bank will be forfeited.
6. **Your bank will start at zero on January 1, 2008, and only hours worked on and after January 1, 2008 can be added to your bank.** Therefore, the new rule will first apply to the benefit month of March 2008 (January hours = March coverage).
7. The hour bank program does NOT apply to non-bargaining unit employees who are contractors or employees of contractors.

TRANSITION RULE

January 2008 and February 2008 coverage will be determined under the old rollback rule.

For the rest of 2008 if you would not be eligible under the new hour bank rule, the old rollback rule will be applied to your 2007 hours to see if you can be eligible in that way.

CHANGE TO LIFE INSURANCE COMPANY

Effective January 1, 2008, the Plan's life and AD&D insurance provider will be: Union Labor Life Insurance Company (ULLICO), 1625 Eye St. N.W., Washington D.C. 20006, Telephone (202) 682-0900. The benefit amounts have not changed. As before, claims for life and AD&D insurance benefits should be submitted to the Fund Office in Ringgold, GA. The Fund Office will check to make sure all the necessary information has been provided, and file the insurance claim for you.

CHANGES TO BOARD OF TRUSTEES

The following additions have been to the Board of Trustees:

Union Representative

Mr. Shane Roberts
Business Manager
IBEW Local Union 1925
402 Jackson Street
Martin, TN 38237

Union Representative

Mr. William M. ("Mike") Long
Business Manager
IBEW Local Union 1613
62000 Connecticut Ave, Ste 103
Kansas City, MO 64120

Employer Representative

Mr. Kevin Tighe
North Florida Chapter, NECA
4951-A Richard Street
Jacksonville, Florida 32207

Employer Representative

Mr. Lawrence J. Moter, Jr.
Atlantic Coast Chapter NECA
2510 Grenoble Road
Richmond, VA 23294

Mr. Dan McAlister is no longer a member of the Board.

REMINDER ABOUT THE NEW FUND OFFICE ADDRESS

The Fund Office moved on December 10, 2007 to:

NECA/IBEW Family Medical Care Plan
5837 Highway 41 North
Ringgold, GA 30736

REMINDER—COVERAGE FOR BREAST RECONSTRUCTION

The Plan will consider charges for the following services and supplies to be covered medical expenses when the charges are incurred by a covered person who is receiving Plan benefits for a mastectomy, and when the person elects (in consultation with her physician) breast reconstruction in connection with the mastectomy:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications relating to all stages of the mastectomy, including lymphedemas.

Plan benefits payable for these services and supplies are subject to the deductibles, co-payment percentages and maximum benefit limitations applicable to covered services for other covered medical conditions.