

IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

May 2023

To Participants in Plan:

This notice summarizes important changes to the NECA/IBEW Family Medical Care Plan as a result of the end of the National Emergency Period for the coronavirus ("COVID-19") pandemic on May 11, 2023. If you have any questions regarding the changes, you should contact the Benefits Office at 877-937-9602.

COVERAGE OF COVID-19 TESTING

The Plan will continue to provide coverage of COVID-19 testing performed or ordered by an in-network or out-of-network provider at 100% of the Plan's allowable charge with no deductibles, copayments or coinsurance for services. Please note, however, that out-of-network providers are not contractually obligated to accept the Plan's allowable charge amounts as payment in full and may still bill any remaining and unpaid charges to you.

Beginning June 1, 2023, the Plan will provide coverage of up to four (4) rapid antigen tests/ at home COVID-19 tests per participant per month purchased from an in-network provider using your Sav-Rx prescription card. These tests will be covered at 100% of the Plan's allowable charge of \$12 with no deductibles, copayments or coinsurance for services. Amounts over the allowable charge will be the participant's responsibility. At-home COVID-19 tests purchased from an out-of-network provider will not be covered by the Plan.

COVERAGE OF COVID-19 TREATMENT

Beginning June 1, 2023, treatment for COVID-19 shall be covered at the Plan's normal cost-sharing requirements (deductibles, copayments, and coinsurance) according to the applicable Schedule of Benefits.

PREVENTIVE SERVICES COVERAGE

An updated list of preventive services can be found at 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. You may also request a paper copy free of charge by contacting the Benefit Office at 877-937-9602.

ERISA & COBRA CONTINUATION COVERAGE DEADLINES

Beginning July 11, 2023, the pandemic-provided extensions on the Employee Retirement & Income Security Act ("ERISA") and the Consolidated Omnibus Budget Reconciliation Act ("COBRA") related deadlines for claims filing, appeals, special enrollment periods and COBRA continuation coverage shall expire, and the FMCP shall revert back to pre-pandemic deadlines. These pre-pandemic deadlines are outlined in your Summary Plan Description. If you have any questions, please contact the Benefit Office.

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