IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

November 2021

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.

OUT-OF-NETWORK COVERAGE

Beginning January 1, 2022, certain out-of-network charges will be treated as in-network services for purposes of participant cost-sharing, deductibles, and out-of-pocket limits. There should be no balance billing to you for the remaining charged amount on these types of out-of-network services. For more information, please see the Notice, "Your Rights and Protections Against Surprise Medical Bills," which can be found at <u>www.nifmcp.com</u>. Coverage of these benefits and all other benefits are still subject to the remaining provisions of the Plan, including medical necessity.

For more information or if you have any questions, you may contact the Benefit Office at 877-937-9602.

TELADOC HEALTH

Beginning January 1, 2022, Best Doctors will be become Teladoc Medical Experts. The same services that were provided by Best Doctors will still be provided by Teladoc, including the ability to review your medical records with 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.

In addition to receiving expert medical advice and mental health treatment review, Teladoc will also offer virtual care for your general medical and dermatology needs via phone, web or app. This will include virtual office visits for non-emergency conditions or critical care case support that is available in all 50 states with 24/7 access.

For more information or to contact Teladoc Health, please contact:

Teladoc Health 1-800-TELADOC (1-800-835-2362) Teladoc.com/FMCP

DIABETES MANAGEMENT WITH LIVONGO

Beginning January 1, 2022, the FMCP will be offering Livongo's Diabetes Management program to members living with Type 1 or Type 2 diabetes. This program is offered at no cost to you and will provide you with a free, cellular-connected blood glucose monitor, unlimited test strips, personalized insights, and expert coaching. Look for future communications on how to register with Livongo.

PREVENTIVE SERVICES COVERAGE

A list of preventive services covered by the Plan can be found at <u>www.nifmcp.com</u> 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 change will apply prospectively. You may also request a paper copy free of charge by contacting the Benefit Office at 877-937-9602.

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