

## IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

November 2018

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.

### PRE-CERTIFICATION FOR DURABLE MEDICAL EQUIPMENT

You will no longer need to pre-certify durable medical equipment that is less than \$500.00. If you have any questions about this or the pre-certification process, please contact the Benefit Office at 877-937-9602.

### THRESHOLDS FOR WORKING SPOUSE RULE

If your Plan includes a Working Spouse rule, the following change will apply:

Under the Working Spouse Rule, if your spouse works and is eligible for coverage through his or her employer (a plan in which the employer contributes some or all of the premiums), then his or her employer plan is primary and this Plan will be secondary for all your spouse's medical claims. The Plan will be secondary under these circumstances even if your spouse does not elect his or her employer's coverage, and the primary plan's benefit level will be deemed to be 80% of this Plan's allowable charges. This means that the remaining 20% balance will be the maximum payable by this Plan ("The 20% Plan Payment Rule").

Effective January 1, 2019, the Plan will raise the monetary thresholds under the Hardship Exemption for the Working Spouse Rule:

**Hardship Exemption** – The 20% Plan Payment Rule will not apply if your spouse:

1. Has gross annual wages of less than \$23,000, or
2. Has gross annual wages greater than or equal to \$23,000 but less than \$35,000 and must pay more than \$ 200 per month toward the cost of the least expensive health plan offered by his or her employer.

Please remember that you are responsible for demonstrating your entitlement to a hardship exemption by submitting a letter attesting to wages and cost of coverage from the employer on company letterhead. The Plan will determine whether a spouse with variable wages qualifies for the hardship exemption by looking at the spouse's average wages over the past 12 months.

### **NEW TRUSTEE**

Gregory Lucero will replace Darrell McCubbins as a Trustee for the NECA/IBEW Family Medical Care Plan. Mr. Lucero's contact information is listed below:

Gregory Lucero  
Business Manager  
IBEW Local Union 66  
4345 Allen Genoa Road  
Pasadena, TX 77504

If you have any questions about this notice, please contact the Benefit Office at 877-937-9602.

\* \* \*

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

\* \* \*