

IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

February 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.

REMOVAL OF DEVELOPMENTAL DELAY EXCLUSION

Beginning April 1, 2021, the Plan will cover medically necessary treatment and services for developmental delays, including Autism Spectrum Disorder. The Plan will no longer apply the Developmental Delay Exclusion to exclude coverage for treatment and services for developmental delays. These benefits are subject to the same deductibles, copayments, coinsurance, out-of-pocket limits and visit limits and may also be subject to medical management, utilization review and other limitations, as outlined in your Summary Plan Description.

HABILITATIVE SERVICES & ABA THERAPY

Beginning April 1, 2021, the Plan will cover medically necessary habilitative services, including Physical Therapy, Occupational Therapy, and Speech Therapy, and Applied Behavioral Analysis (“ABA”) Therapy. These benefits are subject to the same deductibles, copayments, coinsurance, out-of-pocket limits and visit limits and may also be subject to medical management, utilization review and other limitations, as outlined in your Summary Plan Description.

BEHAVIORAL HEALTH TELEVISIT SERVICES

Beginning March 24, 2021, the Plan will provide virtual behavioral health services for plan participants **ages 13 years and up** with licensed therapists through **Talkspace**. **Talkspace** is a convenient and affordable way to connect with a licensed therapist from the privacy of your mobile device. Through **Talkspace**, you can send your therapist text, audio, picture, and video messages at any time, and they will respond daily, up to five times per week. **TalkSpace** also offers live video sessions so you can utilize the “face-to-face” therapy experience. These benefits are provided with no cost-sharing to you. To get started on **Talkspace**, visit [talkspace.com](https://www.talkspace.com) or download the app to your mobile device.

NEW ABA THERAPY VENDOR

Beginning April 1, 2021, Magellan Healthcare will assist in managing the Plan’s coverage of ABA Therapy for individuals with confirmed diagnoses of Autism Spectrum Disorder (“ASD”). Once you receive an ASD diagnosis, you must contact Magellan to receive prior authorization before your ABA Therapy services are covered by the Plan. Magellan will also provide utilization management as treatment progresses and adjudicate claims. Magellan ABA Care Managers can work with your provider and anyone else involved in your child’s treatment to develop a custom care plan tailored to your child that optimizes medically necessary treatment and services and ensures the best outcomes for you. For more information or to contact Magellan Healthcare for coverage of ABA Therapy, please contact:

Magellan Healthcare
1-800-424-1602

PREVENTIVE SERVICES

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.

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

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