

IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

May 2022

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.

EXTENSION OF HOUR BANK FORFEITURE RULES *(If Applicable)*

Some employees may earn credited hours in excess of 140 for an eligibility (work) month into their hour bank. The maximum you can accumulate in your hour bank is 840 hours (140 hours times six months = 840 hours). Beginning June 1, 2022, you will now have a 12-month window to return to work before any remaining amounts in your hour bank are forfeited.

Please remember that your hour bank is not a vested benefit. The hours in your hour bank may, at any time, be limited, changed or extinguished through Trustee action. Your hour bank also has no monetary value.

EXTENSION OF SELF-PAYMENT FOR SHORT HOURS *(If Applicable)*

Beginning June 1, 2022, if you do not have 140 credited hours in an eligibility (work) month even with your hour bank, you can now make up to twelve (12) consecutive monthly self-payments to cover the difference between your credited hours and the number of hours needed to satisfy the 140-hour rule.

An additional 6-month self-pay period will be allowed if you return to covered employment and have at least 100 credited hours during an eligibility (work) month that corresponds with, or immediately follows, a benefit month during which you were eligible because of a self-payment for short hours. Additional 6-month self-pay periods will be allowed without limit as long as you continue to meet the 100-hour requirement.

Please remember that you are only entitled to a self-pay period if you are an active employee who is already covered under the Plan when your hours shortage occurs. Self-payment amounts will be determined by multiplying the hours you are short of 140 times the current hourly contribution

rate. The due date for short hours self-payments is the last day of the benefit month for which the payment is being made.

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. 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.

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

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