IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

May 2020

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.

NEW COVERAGE OF PREVENTIVE SERVICES

Effective June 1, 2020, the Plan covers preventive and routine services as mandated by the Affordable Care Act at 100% of the allowable charge when prescribed or performed by in-network **and** out-of-network providers. The Plan may revise its list of covered preventive services pending future guidance from the federal government, but any change will apply prospectively. For a list of preventive and routine services covered by the Plan with no cost-sharing to you, please consult your Summary Plan Description or contact the Benefit Office for more information.

* * *

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

* * *