

IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

July 2024

To Plan Participants:

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.

Identity Protection Through LifeLock™

Effective August 1, 2024, the Plan will offer family identity protection coverage to all eligible participants. To enroll in this benefit, please review the attached LifeLock information document to access the QR code and custom URL or visit www.nifmcp.com to access a digital copy of the LifeLock information document. Please note that the LifeLock coverage will be active only for the months in which you are enrolled as an active participant or retiree in the Plan.

Human Growth Hormone Therapy

Effective September 1, 2024, the Plan's exclusion for Human Growth Hormone ("HGH") therapy will no longer apply. HGH therapy will be covered in accordance with the Plan's applicable deductibles, copayments and coinsurance rates. Please note that HGH therapy is subject to utilization review and medical necessity. Coverage of this benefit is subject to all other provisions of the Plan.

Weekly Disability Benefit Certification

Effective September 1, 2024, the Fund will no longer accept certification for weekly disability benefits from a chiropractor. Please remember that you may also be required to submit additional medical information to be reviewed by an independent medical provider to verify you are eligible for Weekly Disability Benefits. Contact the Benefit Office for more information.

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

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