

IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

January 2025

To Plan 16 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.

Cochlear Implants

Effective February 1, 2025, the Plan will cover cochlear implants and any upgrade to or replacement parts so long as they are considered medically necessary. Prior authorization is required. All other plan provisions apply, and this benefit is subject to the Plan’s deductible and any applicable coinsurance or copayment.

Notice of Correction to Summary Plan Description (“SPD”)

Please note that the January 1, 2025 SPD’s Schedule of Benefits included a typo. The correct Non-PPO Out-of-Pocket Limit per family is \$2,800. A corrected version of the SPD is available at www.nifmcp.com or can be requested free of charge from the Benefit Office.

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

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