

# ELECTRICAL WELFARE TRUST FUND

## SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Electrical Welfare Trust Fund (“Fund”) has adopted the following changes to the Electrical Welfare Trust Fund’s Summary Plan Description (“SPD”). Please keep this document with your SPD and your Summary of Benefits and Coverage (“SBC”).

**1. Effective May 1, 2022, the Board of Trustees of the Fund is pleased to announce the start of a new hypertension management services benefit through Hello Heart. The following paragraph describing this program is added to the Disease Management Program section on page 64 of your SPD.**

Effective May 1, 2022, the Fund will provide disease management services relating to hypertension through Hello Heart. Hello Heart is a provider that specializes in helping retirees, participants and adult dependents (age 18 and over) reduce blood pressure levels and improve heart health. Eligible participants and dependents who participate in the Hello Heart program will receive a blood pressure monitor to track blood pressure levels and will have access to the Hello Heart smartphone application, which provides various tracking tools and resources to help improve heart health. Information on how to enroll in this program will be provided separately.

**2. Effective January 1, 2022, Board of Trustees of the Fund is pleased to announce that Orthodontia coverage will be available to adult participants and dependents at the same level as provided to dependent children. To reflect this benefit enhancement, the section of the Schedule of Benefits titled “Orthodontia” on page 13 of your SPD is revised to read as follows:**

Dental Services	PPO Provider Plans Pays	Non-PPO Provider Plan Pays
<b>Orthodontia</b>		
Orthodontia	50% of the allowance	50% of the allowance

Maximum For All Covered, non-Orthodontia Dental Services	Children Under Age 18: No Limit Members, Spouses and Children Age 18 and Older: \$3,000 per calendar year
Maximum For Orthodontia Dental Services	\$3,000 per lifetime

**Also, the paragraph under the heading Covered Orthodontia Services on page 84 of your SPD is revised to read as follows:**

The Plan provides orthodontia services for participants and dependents at 50% of the allowance up to a lifetime benefit of \$3,000 per covered individual.

**3. Effective March 22, 2022, the last paragraph on page 34 of your SPD under the heading Eligibility for Retired Employees is revised to read as follows:**

Notwithstanding the above rules:

- If you are a former member of Local 637, your period of participation under the District 4 Plan, if any, will be considered in applying the 10-consecutive year requirement relating to retiree coverage under this Plan, as described above; and
- You will be eligible for retiree benefits under this Plan if you are receiving a pension under a pension plan sponsored by an IBEW Local that has been merged into or otherwise combined with IBEW Local 26 and you have satisfied the 10-consecutive year requirement relating to coverage under this Plan.

**4. Effective February 1, 2021, the first paragraph on page 84 of your SPD under the heading Non-PPO Dental Coverage is revised to read as follows:**

You are not required to visit a CIGNA PPO provider to receive dental care. However, if you visit a dentist who does not participate in the CIGNA PPO, you are responsible for payment of the amount the dentist charges above the Fund's non-PPO plan allowance in addition to your Patient's Portion.

**5. Effective March 16, 2022, the fifth paragraph of the Over-the-Counter COVID-19 Test Coverage benefit Summary of Material Modification distributed on January 31, 2022, is revised as follows:**

Alternatively, you or your covered dependents may purchase OTC Tests at non-participating pharmacies, or other retailers, and submit a request for reimbursement to the Fund for up to eight (8) OTC Tests per covered person per 30-day period. A testing kit containing two tests in one box will count as two tests toward the eight (8) test per 30-day period limit. Reimbursement for an OTC Test purchased at a non-participating pharmacy or other retailer will be limited to the lesser of the actual cost of the OTC Test or \$12.

**6. Effective April 1, 2022, all vaccines and immunizations that currently are covered under the Plan's Medical Benefit when received at a doctor's office also will be covered under the Plan's Prescription Drug Benefit when received at a participating pharmacy.**

**Notice re Grandfathered Plan Status**

The Electrical Welfare Trust Fund believes this plan is a "grandfathered health plan" under

the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Electrical Welfare Trust Fund may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at the telephone number listed below. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

If you have any questions, please contact the Fund Office at 1-800-929-3983.

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