

lectrical Welfare Trust Fund • Electrical Workers Local No. 26 Pension Trust Fund • Electrical Workers Local No. 26 Individual Account Plan • Local Labor Management Cooperation Committee

ELECTRICAL WELFARE TRUST FUND SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Electrical Welfare Trust Fund ("Fund") is pleased to announce the following change to the Electrical Welfare Trust Fund's Plan document. Please keep this document with your Summary Plan Description ("SPD") and you Summary of Benefits and Coverage ("SBC").

- 1. Effective July 1, 2022, the Child Wellness section of the chart on page 10 of your SPD, and the Child Wellness Visits and Examinations section on page 65 of your SPD are amended to provide that, for the period of birth through age 23 months, the Plan will provide coverage for a maximum of ten (10) visits. Such visits will continue to be covered at 80% of the allowance, after satisfaction of the applicable deductible.
- 2. Effective July 1, 2022, telemedicine services through TelaDoc, as described on page 59 of your SPD, will be available to Dependent children ages 13-17.

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.

If you have any questions, please contact the Fund Office at 301-731-1050 or info@ewtf.org.