

## **ELECTRICAL WELFARE TRUST FUND**

### **SUMMARY OF MATERIAL MODIFICATIONS**

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

**1. Effective as of the dates referenced below, the COVID-19 Vaccine and Testing Coverage benefits under the Plan are updated as follows:**

#### **COVID-19 Vaccine Coverage**

Effective October 1, 2023, the Plan will cover COVID-19 immunizations and related items and services subject to the Plan’s rules for covered medical or prescription expenses, as applicable, including any applicable cost-sharing requirements.

#### **COVID-19 Diagnostic Testing Coverage**

Effective October 1, 2023, Plan will cover diagnostic testing by a physician or other covered provider for COVID-19 and related items and services subject to the Plan’s rules for covered medical expenses, including any applicable cost-sharing requirements.

#### **Over-the-Counter (OTC) COVID-19 Test Coverage**

Effective July 1, 2023, OTC COVID-19 testing products and kits will no longer be covered under the Plan.

**2. Effective July 1, 2023, the second paragraph and subsequent bulleted list under the Section titled “Designating Your Beneficiary” on page 105 of your SPD are revised to read as follows:**

If you fail to designate a beneficiary, or if your beneficiary, does not survive you, any Death Benefit is paid in the following order:

1. Your surviving spouse, if any;
2. Your designated beneficiary for your Electrical Workers Local No. 26 Individual Account Plan, if any;
3. Your designated beneficiary for the Pension Plan, if any;
4. Your surviving child(ren), in equal shares, if any;
5. Your surviving natural parent(s), in equal shares, if any;
6. Your estate, care of the personal representative of such estate.

**3. Effective July 1, 2023, all mental health/substance use disorder prior authorization requirements under the Plan are eliminated and all medical prior authorization requirements, except those applicable to home health care, are eliminated.**

Note: This change does not impact or eliminate prior authorization requirements relating to non-

medical and non-mental health/substance use disorder benefits (for example, prescription drug benefits and dental benefits).

**4. The Section titled “Prior Authorization” on page 18 of the SPD is revised to read as follows:**

**Prior Authorization**

Prior authorization under the Plan is required in only a limited set of circumstances, but if you fail to obtain prior authorization in those circumstances your benefits may be denied. Prior authorization is required for the following benefits:

- Home Health Care
- Major Dental Care over \$600.
- Certain Prescription Drugs (see Prescription Drug Benefits Section of this SPD for more details).

**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.