

## **ELECTRICAL WELFARE TRUST FUND**

### **SUMMARY OF MATERIAL MODIFICATIONS**

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

**Effective January 1, 2025, the Plan is amended to eliminate: the reduction in coverage for Standard Plan participants and dependents who have incurred more than \$1,000,000 in claims; and the reduction in coverage for H Plan participants and dependents who have incurred more than \$100,000 in claims.**

**This means that essential health benefits will continue to be covered at 80% of the Plan’s allowance, and non-essential health benefits will continue to be covered at the applicable allowance stated in the SPD, even after the above claims thresholds have been met.**

**To reflect this change, the last row of the chart titled “Medical Deductibles, Out-of-Pocket Maximum, In/Out of Network, & Lifetime Benefit Coverage” on page 8 of your SPD is deleted, effective January 1, 2025.**

### **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.