

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 benefit enhancements to the Fund’s Plan. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

1. Effective March 1, 2026, the SPD is amended to include coverage for erectile dysfunction prescription drugs. This change is reflected in the SPD as follows:

The phrase “erectile dysfunction drugs” is deleted from the Non-Covered Expenses subsection on page 78.

The following is added to the end of the Covered Expenses subsection on page 77 of the SPD:

- Erectile dysfunction drugs;

2. Effective January 1, 2026, the Plan is amended to include coverage for fertility benefits provided through Progyny. This change is reflected in the SPD as follows:

The second bullet under “What the Out-of-Pocket Maximum Does Not Include” on page 18, and the first bullet under “What the Out-of-Pocket Maximum Does Not Include” on page 60, are revised to read as follows:

Services that are not covered under the Plan (e.g., cosmetic surgery, TMJ treatment, etc.);

Exclusion 10 on page 20 of the SPD is revised to read as follows:

Services to reverse tubal ligation, vasectomy, or other voluntary, surgically induced infertility. The Plan will cover the diagnostic procedures for determining impotence or infertility;

The first bullet point under the “What’s Not Covered” Section on page 72 is revised to read as follows:

Services to reverse tubal ligation, vasectomy, or other voluntary, surgically induced fertility;

The fifth bullet point on page 78 is revised to read as follows:

Fertility drugs not provided through Progyny Rx;

The following is added at the end of the “Your Medical Benefits” Section:

Fertility Benefits

Effective January 1, 2026, the Plan will provide fertility benefits through Progyny and fertility medications through Progyny Rx. Covered services for fertility benefits include the diagnosis and treatment of fertility subject to the 2 Smart Cycle lifetime maximum, for Participants and Dependent Spouses. Dependent Children are not eligible to receive fertility benefits. Fertility benefits through Progyny are payable under the Plan’s medical benefit. The Plan will treat the billed amount as the allowance and will pay 80% of such allowance. You will be responsible for the remaining 20%.

The following are specifically excluded from the Fund’s fertility benefit:

- Services furnished by a provider not covered in the Progyny Member Guide
- Expenses associated with a gestational carrier program for the person acting as the carrier, including but not limited to fees for laboratory tests
- Experimental treatments
- Donor tissue purchases
- Home ovulation prediction kits

Please contact Progyny for additional information, toll-free at 866.982.9836.

3. Effective January 1, 2026, the “Hearing Aid Benefits” Section on page 90 of your SPD is amended by adding the following to the end thereof:

Effective January 1, 2026, the Plan also covers online hearing exams provided through Audicus. If the physician or certified audiologist who reviews your online hearing exam provides a referral for a hearing aid device, that device will be covered in accordance with the Plan’s rules.

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 1-800-929-3983.