

NECA-IBEW LOCAL NO. 364

FRINGE BENEFIT FUNDS

NECA-IBEW Local No. 364 Welfare Trust Fund
NECA-IBEW Local No. 364 Defined Contribution Pension Fund
NECA-IBEW Local No. 364 Vacation Fund
NECA-IBEW Local No. 364 Supplemental Unemployment Benefit Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

May 2023

SUMMARY OF MATERIAL MODIFICATION

IMPORTANT NOTICE REGARDING BENEFIT ENHANCEMENTS

To All Eligible Participants of the NECA-IBEW Local 364 Welfare Fund:

The Trustees of the NECA-IBEW Local 364 Welfare Fund are pleased to announce benefit enhancements to the Benefit Plan. These changes were made as part of their continuous efforts to provide the best benefits to you and your covered dependents. Please keep a copy of this notice with your Summary Plan Description ("SPD").

FAMILY AND MARRIAGE COUNSELING

Effective March 1, 2023, the Fund will no longer exclude coverage for family and marriage counseling services. Family and marriage counseling will be covered subject to the Fund's regular coinsurance, deductibles, and out-of-pocket limits. Coverage for family and marriage "coaching" will continue to be excluded.

BARIATRIC SURGERY

Effective April 1, 2023, the Fund will cover bariatric surgery for an eligible member, retiree, or spouse, if ALL of the following requirements are met:

- The patient must be at least 100 pounds over their medically desirable weight and have a Body Mass Index (BMI) of at least 40;
- The obesity must be a threat to the patient's life due to the existence of complicating health factors such as diabetes, heart trouble, hypertension, etc.;
- Before the proposed surgery, the patient must have a documented history of at least six consecutive months of physician-assisted attempts to reduce weight by more conservative measures;
- The surgery must be performed in a Blue Cross Blue Shield PPO facility by PPO physicians/surgeon(s); and
- The surgery must be reviewed by the review organization to determine medical necessity before the surgery is performed.

Only one course of treatment will be covered during the eligible member, retiree, or spouse's lifetime. Coverage is limited to a maximum of \$50,000.

If you have any questions regarding the above information, please contact the Fund Office at (517) 321-7502 or (877) 364-4239.

Full details are contained in the documents that establish the Plan. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern.

Summary of Material Modifications, 2023-2 | EIN 41-1677804 | PN 501 | April 2023