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

SUMMARY OF MATERIAL MODIFICATION

IMPORTANT NOTICE REGARDING COVID-19 TESTING AND VACCINATIONS

May 2023

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

The Trustees of the NECA-IBEW Local 364 Welfare Fund would like to announce changes to the Benefit Plan. Please keep a copy of this notice with your Summary Plan Description ("SPD").

Effective as of the end of the COVID-19 National Emergency Period, the Plan will cover COVID-19 testing and vaccinations as described below.

1. COVID-19 Vaccinations and Boosters

COVID-19 vaccinations and boosters are considered "preventive care" under the Patient Protection and Affordable Care Act (PPACA). Therefore, vaccinations and boosters provided by an in-network provider will continue to be provided without cost-sharing. Vaccinations and boosters provided by an out-of-network provider will be paid at the out-of-network coinsurance rate and subject to the out-of-network deductible and out-of-pocket limit.

2. COVID-19 Testing

Coverage for COVID-19 testing performed at a clinic or doctor's office will be provided subject to the Plan's normal payment provisions with respect to laboratory diagnostic tests, subject to the applicable deductible, co-payment percentage, and out-of-pocket limit. Your cost share for out-of-network services will be higher. Over-the-counter COVID-19 tests will no longer be covered by the Plan.

Charges to treat an actual case of COVID-19 will continue to be paid the same as any other illness.

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, 2023-3 | EIN 41-1677804 | PN 501 | May 2023