

Amendment No. 5 to the 2020 Summary Plan Description and Plan Document of the NECA-IBEW Welfare Trust Fund

WHEREAS, the Board of Trustees of the NECA-IBEW Welfare Trust Fund (“Fund”) may, pursuant to the terms of the Summary Plan Description and Plan Document (“SPD”), amend the SPD;

WHEREAS, the Trustees desire to amend the Fund to address the Fund’s Medicare-Retiree transition to a separate, fully-insured Medicare Advantage policy insured and administered by Humana with member support provided by Labor First. All such changes are effective for major medical services incurred on and after January 1, 2023. Please note such changes will not affect the Fund’s Medicare-Retiree prescription drug coverage or other ancillary benefits provided by the Fund;

NOW, THEREFORE, the Trustees amend the Fund as follows subject to the conditions specified above:

1. *Effective January 1, 2023, the following section of the SPD on page 70 thereof is amended to read as follows:*

Comprehensive Major Medical Benefit—Retirees Eligible for Medicare, and Their Medicare-Eligible Dependents

The section on “Medicare Supplement Plan” will be replaced in its entirety by the following language:

Medicare Advantage Plan

Effective January 1, 2023, coverage for Medicare-Eligible retirees who are age 65 or over and/or their Medicare-Eligible Dependents age 65 or over is provided by a separate fully-insured group Medicare Advantage Plan administered by Humana with member services provided by Labor First. The Fund’s Medicare Advantage benefits and coverage will not affect the Plan’s Medicare-Retiree prescription drug coverage or other ancillary benefits.

“Medicare-Eligible retiree” means an individual who is age 65 or older, or who is under age 65 and Medicare-Eligible due to Disability, and who is enrolled in Medicare Parts A and B. Coverage for retirees Eligible for Medicare and Medicare-Eligible Dependents is described in the applicable “Schedules of Benefits” document.

If you are Medicare-Eligible, you must be enrolled in Medicare Parts A and B in order to be covered under the Fund’s Medicare Advantage Program insured and administered by Humana. Prescription drugs are covered under the Plan’s “Prescription Drug Benefit for Participants Eligible for Medicare,” as described beginning on page 80. Before you and/or your Dependent

reach age 65 and become Eligible for Medicare, the Fund Office will send you an enrollment package. This package will include information on how to become covered, as well as how to elect your prescription drug coverage.

For general questions or assistance related to the Fund's Humana Medicare Advantage Plan, please contact a Labor First Retiree Advocate toll-free at 1-855-433-1668.

For questions regarding claim appeals under the Fund's Medicare Advantage Plan, please contact Humana at 1-800-733-9064, or a Labor First Retiree Advocate toll-free at 1-855-433-1668.

For questions related to Medicare retiree coverage eligibility and self-payment premiums, please contact the Fund Office at 800-765-4239.

It is possible that you and your spouse or other Dependents will be covered under different schedules of benefits. Only retirees and/or their Dependents Eligible and enrolled in Medicare will be insured through the Fund's Medicare Advantage Plan. All other benefits will be provided by the Fund on a self-funded basis.

- 2. Effective January 1, 2023, the following section of the SPD on page 120 thereof is amended to read as follows:*

General Limitations and Exclusions

The Fund's Medicare Supplement Plan coverage will be discontinued for services after December 31, 2022. The general limitations, exclusions, claims and appeals procedures applicable to the Fund's enrolled Medicare-Eligible retirees' comprehensive major medical benefits incurred on and after January 1, 2023, will be governed solely by a separate fully-insured, group Medicare Advantage Plan policy administered by Humana with member services provided by Labor First. The Fund's Medicare Advantage benefits and coverage will not affect the Plan's Medicare-Retiree prescription drug coverage or other ancillary benefits.

For questions or assistance related to the Humana Medicare Advantage program, please contact a Labor First Retiree Advocate toll-free at 1-855-433-1668.

3. *Effective January 1, 2023, the following section of the SPD on page 124 thereof is amended to read as follows:*

Claims and Appeals Procedures

The Fund's Medicare Supplement Plan coverage will be discontinued for services after December 31, 2022. The general limitations, exclusions, claims and appeals procedures applicable to the Fund's enrolled Medicare-Eligible retirees' comprehensive major medical benefits incurred on and after January 1, 2023, will be governed solely by a separate fully-insured, group Medicare Advantage Plan policy administered by Humana with member services provided by Labor First. The Fund's Medicare Advantage benefits and coverage will not affect the Plan's Medicare-Retiree prescription drug coverage or other ancillary benefits.

For questions or assistance related to the Humana Medicare Advantage program, please contact a Labor First Retiree Advocate toll-free at 1-855-433-1668.

4. *Effective January 1, 2023, the following section of the SPD on page 131 thereof is amended to read as follows:*

Important Information About the Fund

Medicare Advantage Plan: The Fund's Medicare Supplement Plan coverage will be discontinued for services after December 31, 2022. The general limitations, exclusions, claims and appeals procedures applicable to the Fund's enrolled Medicare-Eligible retirees' comprehensive major medical benefits incurred on and after January 1, 2023 will be governed solely by a separate fully-insured, group Medicare Advantage Plan policy administered by Humana with member services provided by Labor First. The Fund's Medicare Advantage benefits and coverage will not affect the Plan's Medicare-Retiree prescription drug coverage or other ancillary benefits. For questions or assistance related to the Humana Medicare Advantage program, please contact a Labor First Retiree Advocate toll-free at 1-855-433-1668.

5. *Effective January 1, 2023, the following section of the SPD on page 1 thereof is amended to read as follows:*

Introduction

The information in this Summary Plan Description and Plan Document (SPD) explains the Fund's rules and procedures and describes the benefits and coverage offered by the Fund for the Base Plan, Alternative Plan, and Supplemental Retirement Benefit Plan. However, if you are a Medicare-Eligible retiree then medical benefits incurred on and after January 1, 2023, will be governed by a separate fully-insured group Medicare Advantage Plan policy administered by Humana with member services provided by Labor First. Please refer to the Medicare Advantage Plan governing documents for more information concerning the Medicare Advantage Plan. Lastly, please note that the Fund's Medicare Advantage benefits and coverage will not affect the Plan's Medicare-Retiree prescription drug coverage or other ancillary benefits.

This document contains a description of the features of the NECA-IBEW Welfare Trust Fund's various plans for active Employees, retirees, and their Dependents in effect as of July 1, 2020 (unless otherwise specified in this document or the separate "Schedules of Benefits" document).

Throughout this SPD, the NECA-IBEW Welfare Trust Fund will be referred to as the "Fund" or the "Welfare Trust Fund." You can also find information in the Fund's newsletters, website, notices, and Trust Agreements, insurance contracts, and Collective Bargaining Agreements that establish the Plan provisions. If there is a discrepancy between the wording in any of those other documents and the wording in this SPD, the language in the SPD will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time. This updated SPD also serves as the Fund's Plan Document and replaces and supersedes any prior Summary Plan Description and/or any prior Plan Document. If this SPD is amended or modified, you will receive written notice of such change.

The Plan's benefits are not guaranteed by the Board of Trustees, any Participating Employer, Union, or any other individual or entity. Plan benefits may be provided only from the assets in the Plan that are collected and available for such purposes. The Board of Trustees reserves the right to interpret, amend, modify, or terminate all or a part of this Plan and to take any action deemed desirable to preserve the Plan's financial stability.

This SPD is adopted by the Trustees of the NECA-IBEW Welfare Trust Fund under the Fund's Trust Agreement to establish the rules and regulations determining the Eligibility of Employees and Dependents for the health and welfare benefits to be provided by the Fund and to prescribe the amount, extent, condition, and method of payment of such benefits.

6. *Effective January 1, 2023, the following section of the SPD on page 55 thereof is amended to read as follows:*

Virtual Visits

Effective April 1, 2020, the Fund began covering Virtual Visits through MDLIVE. Both phone and video visits with a Doctor or therapist are available by a mobile app or web-based browser portal.

The following is a summary of the MDLIVE Virtual Visits benefit:

- The service is available for both General Medical and Mental/Behavioral Health visits.
- The MDLIVE Virtual Visits benefit is covered 100% by the Fund. There are no Copayments, Deductibles, or Coinsurance that will be owed by you.⁴ Eligibility and coverage under the Fund are required to use the service.
- There is no minimum age for a Participant to use the General Medical service. The minimum age to use the Mental/Behavioral Health service is 12. Participants under age 18 may proceed with an MDLIVE Virtual Visit only with a parent/guardian present.
- The MDLIVE Virtual Visits benefit is only available to active Employees, retirees not Eligible for Medicare, and their spouses and Dependents. The service will not be available for Medicare-Eligible retirees.⁵

For Medicare-Eligible Participants, Medicare covers certain virtual visits or telemedicine. On behalf of Medicare-Eligible Participants, the Fund will process claims for those virtual visits or telemedicine that are covered by Medicare under the Fund's Medicare Advantage Plan.

7. *Effective January 1, 2023, the following section of the SPD on page 28 thereof is amended to read as follows:*

Continuing Retiree Eligibility

Your Plan Eligibility will continue for each month that your account linked to the automatic electronic fund transfer program has sufficient funds to cover your monthly self-contribution.

Before you and/or your Dependents become Eligible for Medicare, the Fund Office will send you an enrollment package. Once you enroll, you will receive detailed information about your coverage.

8. *Effective January 1, 2023, the following section of the SPD on page 47 thereof is amended to read as follows:*

Overview of Retiree Benefits

The NECA-IBEW Welfare Trust Fund Supplemental Retirement Benefit Plan provides health and welfare coverage for Eligible retirees and their Eligible Dependents. There are two basic benefit programs:

- A self-insured benefits program for retirees and their Eligible Dependents who are not yet Eligible for Medicare; and
- A fully-insured benefits program for Medicare-Eligible retirees over age 65 and/or their Medicare-Eligible Dependents over age 65 is provided through a Medicare Advantage Plan administered by Humana with member services provided by Labor First.

Retirees and Their Eligible Dependents Who Are Not Yet Eligible for

Medicare

If you and/or your Eligible Dependents are not yet Eligible for Medicare Parts A and B, you have two coverage options. You may continue your active coverage under the Fund's Comprehensive Major Medical Benefits (Base Plan) or you may elect coverage under the Alternative Plan. The Alternative Plan provides a lower level of coverage at a reduced cost.

You can elect coverage under the Alternative Plan at any time. However, once you do, you will not have the option of re-enrolling in the higher level of coverage under the Base Plan.

If you had Base Plan coverage while an active Employee, you may elect the Alternative Plan when you are initially Eligible for retiree coverage—or at a later date.

If you were covered under the Alternative Plan as an active Participant, you cannot elect Base Plan coverage when you retire.

Retirees and Their Eligible Dependents Who Are Age 65 or Over and

Eligible for Medicare

If you and/or your Eligible Dependents are age 65 or over and Eligible for Medicare Parts A and B, you will receive your Medical Benefits through a Medicare Advantage Plan administered by Humana with member services provided by Labor First. The Fund's Medicare Advantage benefits and coverage will not affect the Plan's Medicare-Retiree prescription drug coverage or other ancillary benefits.

You have the option to elect to receive your prescription drug coverage under either the Base Plan or the Alternative Plan. Compared to the Base Plan, the Alternative Plan

provides a lower level of prescription drug coverage at a reduced cost. If you elect the Alternative Plan's Prescription Drug Benefit, you will not have the option, at any time, to re-enroll in the higher level of coverage under the Base Plan.

If you or your Eligible Dependents are enrolled in Medicare Parts A and B due to Disability, your claims will be coordinated with Medicare, in accordance with the Plan's and Medicare's coordination of benefits provisions. Benefits will be coordinated with Medicare based on a supplemental approach, whether or not you or your Eligible Dependents are actually enrolled in Medicare Parts A and B.



Effective January 1, 2023, the “Schedules of Benefits” will be amended as follows:

Base Plan for Retired Employees Over Age 65 and Eligible for Medicare

Schedule of Benefits for Retired Employees and Eligible Dependents Over Age 65 and Eligible for Medicare with Base Plan Coverage

The following language will be added:

The Fund’s Medicare Supplement Plan coverage will be discontinued for services after December 31, 2022. The general limitations, exclusions, claims and appeals procedures applicable to the Fund’s enrolled Medicare-Eligible retirees’ comprehensive major medical benefits incurred on and after January 1, 2023, will be governed solely by a separate fully-insured, group Medicare Advantage Plan policy administered by Humana with member services provided by Labor First. The Fund’s Medicare Advantage benefits and coverage will not affect the Plan’s Medicare-Retiree prescription drug coverage or other ancillary benefits.

For questions or assistance related to the Humana Medicare Advantage Plan, please contact a Labor First Retiree Advocate toll-free at 1-855-433-1668.

Alternative Plan for Retired Employees Over Age 65 and Eligible for Medicare

The following language will be added:

The Fund’s Medicare Supplement Plan coverage will be discontinued for services after December 31, 2022. The general limitations, exclusions, claims and appeals procedures applicable to the Fund’s enrolled Medicare-Eligible retirees’ comprehensive major medical benefits incurred on and after January 1, 2023, will be governed solely by a separate fully-insured, group Medicare Advantage Plan policy administered by Humana with member services provided by Labor First. The Fund’s Medicare Advantage benefits and coverage will not affect the Plan’s Medicare-Retiree prescription drug coverage or other ancillary benefits.

For questions related to the Humana Medicare Advantage Plan, please contact a Labor First Retiree Advocate toll-free at 1-855-433-1668.

Medicare Supplement Plan

The following language will replace the entire Plan Document sections on “MEDICARE PART A HOSPITAL SERVICES PER BENEFIT PERIOD” and “MEDICARE PART B MEDICAL SERVICES PER CALENDAR YEAR”:

The Fund’s Medicare Supplement Plan coverage will be discontinued for services after December 31, 2022. The general limitations, exclusions, claims and appeals procedures applicable to the Fund’s enrolled Medicare-Eligible retirees’ comprehensive major medical benefits incurred on and after January 1, 2023, will be governed solely by a separate fully-insured, group Medicare Advantage Plan policy administered by Humana with member services provided by Labor First. The Fund’s Medicare Advantage benefits and coverage will not affect the Plan’s Medicare-Retiree prescription drug coverage or other ancillary benefits.

For questions or assistance related to the Humana Medicare Advantage Plan, please contact a Labor First Retiree Advocate toll-free at 1-855-433-1668.

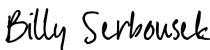
Service Providers

The following vendors will be added effective January 1, 2023:

SERVICE PROVIDER NAME	DESCRIPTION OF SERVICES PROVIDED	CONTACT INFORMATION	WEBSITE
Labor First	Medicare Retiree support and assistance related to the Fund’s Humana Medicare Advantage program	855-433-1668	www.laborfirst.com
Humana	Insurer and administrator of the claims and appeals for the Fund’s Medicare Advantage program	800-733-9064	www.humana.com

The above amendment to the NECA-IBEW WELFARE TRUST FUND’s Summary Plan Description (SPD) and Plan Document was adopted by a Motion passed by the Board of Trustees on the 9th day of November 2022. In witness hereof, the undersigned officers of the Board of Trustees affix their signatures hereto.

APPROVED:

DocuSigned by:

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 Chairman

DocuSigned by:

 9E0DB8DECA00453...
 Secretary