

Amendment No. 9 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 Board of Trustees desires to amend the Plan as set forth below:

NOW, THEREFORE, the Trustees amend the 2020 SPD as follows. Page numbers refer to the numbering of the 2020 SPD:

1. Effective July 1, 2023, the following section of the SPD under Covered Medical Expenses on page 63 thereof is amended to read as follows:

40. Virtual Care for Behavioral Health services are subject to the same rules that apply to Virtual Care for Medical/Surgical benefits, such as Copayments, Deductibles, Coinsurance, and Out-of-Pocket limits. Benefits are payable as shown for Behavioral Health expenses in the applicable schedule in the “Schedules of Benefits” document.

2. Effective December 1, 2022, the following section of the SPD under Covered Medical Expenses on page 64 is amended by adding a new item 46 as follows:


46. Nutritional counseling for medical and behavioral health diagnoses.

3. Effective July 1, 2023, the exclusion No. 20 on page 119 of the SPD under General Limitations and Exclusions is deleted and marked [Reserved]:

20. [Reserved].

IN WITNESS WHEREOF, as authorized by the Board of Trustees, this Amendment No. 9 to the Fund’s Summary Plan Description and Plan Document, 2020 Edition, is adopted on the 26th day of October, 2023.

The Board of Trustees, by:

DocuSigned by:

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Chairman

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Secretary