

## Amendment No. 14 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.

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

1. Effective January 1, 2024, exclusion No. 22 on page 119 of the SPD under General Limitations and Exclusions is revised to read as follows:

22. Any charge incurred for special education, regardless of the type of education, purpose of education, recommendation of the attending Physician, or the qualifications of the individual rendering the special education.

2. Effective January 1, 2024, the new definition is added to the “Plan Definitions” section of the SPD and such new definition shall read as follows:

**Gene or Cellular Therapy.** Gene or Cellular Therapy typically involves replacing a gene that causes a medical problem with one that does not, adding genes to help the body fight or treat disease, inactivating genes that cause medical problems or administering viable cells (*i.e. stem cells*) into the body to grow, replace or repair damaged tissue.

3. Effective January 1, 2024, the definition of Gene and Cellular Therapy Products on page 10 of the SPD is revised to read as follows.

**Gene and Cellular Therapy Products:** Certain Gene and Cellular Therapy Products are products included on the Select Drugs and Products List, as defined by the Office of Tissues and Advanced Therapies (OTAT) of the U.S. Food and Drug Administration, under either the Medical Benefits or the Prescription Drug Benefits. As explained in this SPD, Pharmacological Gene and Cellular Therapy Products are not covered by the Plan.

4. Effective January 1, 2024, the definition of Select Drugs and Products List on page 16 of the SPD is revised to read as follows:

**Select Drugs and Products List:** This is a list of Specialty medications that are subject to step therapy, Prior Authorization, and administrative review and must be acquired after enrollment in the Plan’s Specialty medication Program for coverage limits to apply.

5. Effective January 1, 2024, the following new exclusion shall be added to the heading of the SPD entitled “Medical Exclusions and Limitations” on pages 68-69 of the SPD

and such new exclusion shall be assigned then next sequential number. Such new exclusions shall read as follows:

**Pharmacological Gene or Cellular Therapy is not a Covered Medical Expense.** The Plan does not cover any charges for, or related to, pharmacological Gene or Cellular therapy treatments, whether those therapies have received approval from the U.S. Food and Drug Administration (FDA) or not, or are considered experimental or investigational (or not). This exclusion applies to all existing pharmacological Gene or Cellular therapies, such as Kymriah and Yescarta, Luxturna and Zolgensma, and to all pharmacological Gene or Cellular therapies that become available at any future date.

6. Effective January 1, 2024, the following new exclusion shall be added to the heading of the SPD entitled “Prescription Drug Benefit Exclusions” on pages 85-86 of the SPD and such new exclusion shall be assigned then next sequential number. Such new exclusions shall read as follows:

**Pharmacological Gene or Cellular Therapy.** The Plan does not cover any charges for, or related to, pharmacological Gene or Cellular therapy treatments, whether those therapies have received approval from the U.S. Food and Drug Administration (FDA) or not, or are considered experimental or investigational (or not). This exclusion applies to all existing pharmacological Gene or Cellular therapies, such as Kymriah and Yescarta, Luxturna and Zolgensma, and to all pharmacological Gene & Cellular therapies that become available at any future date.

7. Effective April 26, 2024, the definition of “Prohibited Employment” in the “Plan Definitions” section of the SPD is revised to read as follows:

**Prohibited Employment:** The term “Prohibited Employment” will include work regularly and historically performed by electrical workers and/or any other work within the electrical contracting industry that is not being performed through a contributing employer. Any employment which requires contributions to this Plan will not be considered Prohibited Employment.

8. Effective April 26, 2024, the section of the SPD entitled “Prohibited Employment” shall be revised to read as follows:

### **Prohibited Employment**

Participants who engage in Prohibited Employment and work for a Non-Contributing Employer or are self-employed will forfeit the hours in their Hour Bank and will lose their Eligibility for Fund coverage. If you lose your Eligibility for coverage as a result of engaging in Prohibited Employment and later return to work for a contributing Employer, you will have to start over and meet the Fund’s initial Eligibility requirements.

A Non-Contributing Employer is defined as any employer that performs work in the electrical construction industry that is covered by an area-wide construction industry Collective Bargaining Agreement but does not make contributions to this Plan. Public employers are not considered Non-Contributing Employers.


Prohibited Employment is defined as work that regularly and historically is performed by electrical workers and/or any other work within the electrical contracting industry that is not being performed through a contributing employer. Any employment that requires contributions to this Plan is not considered Prohibited Employment.

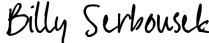
9. Effective April 26, 2024, item 20 in the “Covered Medical Expenses” section of the SPD shall be amended to read as follows:

20. Vasectomies and other sterilization procedures for a Participant and a Participant’s Dependent spouse. Expenses incurred for reversals of such vasectomies or sterilization procedures are not covered.

IN WITNESS WHEREOF, as authorized by the Board of Trustees, this Amendment to the Fund’s Summary Plan Description and Plan Document, 2020 Edition, is adopted on the 26<sup>th</sup> day of April, 2024.

The Board of Trustees, by:

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Chairman

DocuSigned by:  
  
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Secretary