

## Amendment No. 15 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 August 1, 2024, the following new provision shall be added to the heading of the SPD entitled “Covered Medications” on page 85 of the SPD and such new provision shall be assigned then next sequential number. Such new provision shall read as follows:

Humira, Skyrizi, and Rinvoq will only be covered if the Eligible Person cannot use a biosimilar or alternative product due to a medical or clinical reason and submits an appeal. To appeal, the Eligible Person must provide medical documentation that proves to the Fund’s Utilization Review vendor that the Eligible Person cannot use a biosimilar or alternative product for medical or clinical reasons.

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

Humira, Skyrizi and Rinvoq are excluded unless the coverage criteria in the Covered Medications section of this SPD is fulfilled.

3. Effective August 1, 2024, the following new exclusion shall be added to the heading of the SPD entitled “General Limitations and Exclusions” on page 119 of the SPD and such new exclusion shall be assigned then next sequential number. Such new exclusion shall read as follows:

Humira, Skyrizi and Rinvoq are excluded unless the coverage criteria in the Covered Medications section of this SPD is fulfilled.

4. Effective July 1, 2023, Page 26 is updated at the paragraph beginning with “If you elect coverage under the Supplemental Retirement Benefit Plan,” by replacing the entire paragraph with the following paragraph:

If you elect coverage under the Supplemental Retirement Benefit Plan, your Eligibility and self-contribution payment obligation for Supplemental Retirement Benefits will commence as of the later of (i) the date of your first retirement award or the date of the

notice of your Social Security Disability award; or (ii) exhaustion of active coverage Hour Bank.

5. Effective July 1, 2023, Pages 29-30 are updated after the heading *Monthly Payments*, by replacing the last paragraph of the section with the following paragraph:

If you are a Disabled Employee and you are Eligible for Supplemental Retirement Benefit Plan coverage, you must retire at the time you receive your Social Security Disability award, and you may not run out the balance of your 21-month Disability period before beginning your self- payments for retiree benefits. Your coverage and self-payment obligation will begin on the effective date of your retirement, which is based on the date of the notice established in the Social Security Disability award letter. If your Hour Bank at the beginning of your 21-month Disability period accounts for less than the number of months you received in Eligibility freezes, you will not receive further credit for any hours in your Hour Bank as of the date of the notice of your Social Security Disability award. If your Hour Bank as of the beginning of your 21-month Disability period accounts for more than the number of months you received in Eligibility freezes, you will be credited with the balance of your Hour Bank from the date of the notice of your Social Security Disability award.

6. Effective July 1, 2023, Page 34 is updated after the heading **Eligibility During Disabilities**, by replacing the last paragraph of the section with the following paragraph:

**NOTE:** Disabled Employees Eligible for coverage as stated above ~~may not~~ must begin self-paying for Supplemental Retirement Benefits based on the later of (i) the date of the notice of your Social Security Disability award; or (ii) the exhaustion of active coverage Hour Bank. Coverage and self-payments under the Supplemental Retirement Benefit Plan must begin on the effective date of the Disabled Employee's first retirement award if such retirement award is not a Social Security Disability award. See the section of this SPD beginning on page 24 for more information about retiree Eligibility rules.

7. Effective April 26, 2024, the section of the Summary Plan Description entitled "Retiree Opt-In/Opt-Out Option" under the heading "Retire Eligibility" is revised to read as follows:

### **Spousal Retiree Opt-In/Opt-Out Option Program**

New retirees who become Eligible for the Supplemental Retirement Benefit Plan can opt out at the time of retirement and then opt back in at a later date, after providing proof of continuous coverage from their Dependent spouse's employer's plan. Only the retired Employee may make the decision to opt in or opt out of coverage under the Spousal Opt-In/Opt-Out Program. However, a Dependent surviving spouse may opt back into retiree coverage only as explained on page 32.

#### Opting Out of Retiree Coverage

When you are initially Eligible and apply for retiree coverage, you will have the opportunity to postpone or suspend retiree coverage for yourself if you have other medical coverage available through your spouse's employer. ***This is a one-time-only option.*** You are given the opportunity only once to postpone or suspend coverage and remain Eligible for later coverage. To be Eligible to postpone or suspend coverage until a future date, you must:

- Be a retiree who is Eligible for coverage under the NECA-IBEW Welfare Trust Fund; and
- Be covered under your Dependent spouse's employer's plan (and provide proof of this other coverage); and
- Complete and file a form electing to postpone or suspend coverage.

If you want to postpone retiree coverage when you are initially Eligible, you must make this election within 30 days of becoming Eligible for retiree coverage. The application for retiree coverage will include a section about postponing or suspending coverage. If you elect to postpone or suspend retiree coverage for yourself, you must return the application to the Fund Office by the deadline provided. If you do not file your election within the required time, you will not be permitted to postpone or suspend coverage.

#### Resuming Retiree Coverage

To resume retiree coverage for yourself after opting out, you must:

- Have made a valid election to postpone or suspend coverage;
- File an application with the Fund Office within 30 days following the date the other coverage ends;
- Provide proof of continuous coverage by your Dependent spouse's employer's plan since the date coverage under this Plan was postponed or suspended (if proof is not provided, you will not be Eligible for coverage); and
- Make the required self-payment contributions for coverage at the rate in effect at the time coverage begins or resumes.

Coverage will begin or resume as of the first day of the month after your application for coverage is approved, provided the required self-payment contribution is made.

In the event that you die during a period of postponement or suspension of coverage, your surviving spouse may exercise the right to opt back in under the terms set forth on page 32.

8. Effective April 26, 2024, the following new section entitled to "Retiree Opt-In/Opt-Out Option" is added to the Summary Plan Description under the heading of the Summary Plan Description entitled "Retiree Eligibility" after the section entitled "Retiree Opt-In/Opt-Out Option – Spousal Insurance" and such new section shall read as follows:

## Retiree Opt-In/Opt-Out Option Program – Other Insurance Coverage

A new retiree who is Eligible for the Supplemental Retirement Benefit Plan can opt out of retiree coverage at the time of retirement and then opt back in at a later date subject to the requirements set forth below. Additionally, all retirees who are Eligible for the Supplemental Retirement Benefit Plan and have retiree coverage can opt out of retiree coverage after retirement subject to the requirements set forth below.

Only the retired Employee may make the decision to opt in or opt out of coverage under the Retiree Opt-In/Opt-Out Program. However, a Dependent surviving spouse may opt back into retiree coverage only as explained on page 32.

### Opting Out of Retiree Coverage When Initially Eligible

When you are initially Eligible and apply for retiree coverage, you will have the opportunity to postpone or suspend retiree coverage for yourself if you have other medical coverage available through another group health plan or other health insurance plan that provides comprehensive medical coverage. ***This is a one-time-only option.*** You are given the opportunity only once to postpone or suspend coverage and remain Eligible for later coverage. To be Eligible to postpone or suspend coverage until a future date, you must:

- Be a retiree who is Eligible for coverage under the NECA-IBEW Welfare Trust Fund; and
- Be continuously covered under another group health plan or other health insurance plan that provides comprehensive medical coverage (and provide proof of this other coverage); and
- Complete and file a form electing to postpone or suspend coverage.

If you want to postpone retiree coverage when you are initially Eligible, you must make this election within 30 days of becoming Eligible for retiree coverage. The application for retiree coverage will include a section about postponing or suspending coverage. If you elect to postpone or suspend retiree coverage for yourself, you must return the application to the Fund Office by the deadline provided. If you do not file your election within the required time, you will not be permitted to postpone, suspend, or opt out of coverage.

### Opting Out of Retiree Coverage After Eligibility

After you are receiving retiree coverage, you have the opportunity to postpone or suspend retiree coverage in the event you have other medical coverage available through another group health plan or other health insurance plan that provides comprehensive medical coverage. To be eligible to postpone or suspend coverage until a future date, you must:

- Be a retiree who is receiving coverage under the NECA-IBEW Welfare Trust Fund; and

- Be eligible for coverage under another group health plan or other health insurance plan that provides comprehensive medical coverage (and provide proof of this other coverage); and
- Complete and file an application electing to postpone or suspend coverage.

Note, in the application, you will be required to specify an “opt out” effective date. However, your coverage must end on the last day of a coverage month. Please also note that you may not retroactively opt out of or terminate coverage with the Fund.

As explained below, you must be continuously covered by your other medical coverage starting from the date you opted out of retiree coverage to the date you seek to resume retiree coverage.

Please be advised that you if previously opted out of coverage when you were initially eligible for retiree coverage, then you are not eligible to opt out under this provision. ***Also, please be aware that you may only opt out of retiree coverage once under this opt out option***

#### Resuming Retiree Coverage

To resume retiree coverage for yourself after opting out for either reason specified above, you must:

- Have made a valid election to postpone or suspend coverage;
- File an application with the Fund Office within 30 days following the date the other coverage ends;
- Provide proof of continuous coverage under another group health plan/other health insurance plan that provides comprehensive medical coverage since the date coverage under this Plan was postponed or suspended (if proof is not provided, you will not be Eligible for coverage); and
- Make the required self-payment contributions for coverage at the rate in effect at the time coverage begins or resumes.

Coverage will begin or resume as of the first day of the month after your application for coverage is approved, provided the required self-payment contribution is made.

In the event that you die during a period of postponement or suspension of coverage, your surviving spouse may exercise the right to opt back in under the terms set forth on page 32.

To be eligible for retiree coverage under this opt out option, a participant must not have engaged in Prohibited Employment at any time prior to applying for retiree coverage and may not engage in Prohibited Employment after becoming eligible for retiree coverage, including during the period the participant opted out of retiree coverage.

9. Effective October 16, 2024, the following section of the SPD on page 61 thereof is amended to read as follows:

Covered Medical Expense

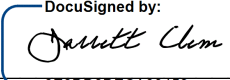
29. Infertility Treatment for Participants and spouses of Participants but not Dependents. Infertility Treatment does not include any means of artificial treatment, including, but not limited, to in-vitro fertilization, low tubule transfer, artificial insemination, embryo transfer, gamete transfer, zygote transfer, surrogate parenting surrogacy or surrogate fees for a surrogate who carries and delivers a child on behalf of a Participant or Dependent covered under this Plan or a Participant or Dependent covered under this Plan who serves as a surrogate, donor semen, sperm washing, reversal sterilization procedures, and any testing done to monitor these artificial means of stimulating pregnancy. In addition, charges for physician office visits and lab work are covered up to and just before any of the treatments described in the preceding sentence.

10. Effective October 16, 2024, the following section of the SPD under General Limitations and Exclusions paragraph 19 on page 119 thereof is deleted as follows:

19. [Reserved]

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 17th day of October, 2024.

The Board of Trustees, by:

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Chairman - Jarrett Clem

DocuSigned by:  
  
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Secretary - Billy Serbousek