

# Amendment No. 13 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:

1. Effective October 26, 2023, a new Narcan Benefit shall be added to the Plan at page 68, after the Prescription Drugs paragraph and before the Section titled “Utilization Review.” The new Narcan Benefit will appear as follows:

**Prescription Drugs:** The Plan covers most prescription drugs under separate Prescription Drug Benefits, as described beginning on page 73.

**Narcan:** This Plan covers Narcan over-the-counter (without a prescription) for all Participants under the Prescription Drug Benefit. Narcan is a brand-name, one-time-use nasal spray containing naloxone, which is a generic medication that can reverse or reduce the effects of opioid overdose. Each Narcan purchase is subject to this Plan’s Prescription Drug Deductible. Narcan has a Non-Preferred Brand cost share.

To receive reimbursement for a purchase of Narcan over-the-counter, Participants may be required to pay for Narcan out-of-pocket at the time of purchase and then submit the itemized receipt to the Fund Office. Alternatively, certain pharmacies may be able to process Narcan over-the-counter claims with your prescription drug card at the pharmacy counter.

This Plan covers generic naloxone under the Prescription Drug Benefit, and generic naloxone requires a prescription and the Generic cost share.

## Utilization Review

Transplant surgery, bariatric surgery, surgical services, and/or hormone therapy . . .

2. Effective October 26, 2023, the bulleted list of Prescription Drug Benefit Exclusions is updated on page 80 and shall read as follows:

### Prescription Drug Benefit Exclusions

- Over-the-counter medications, including smoking deterrents (such as Nicorette) and vitamins (whether the vitamins are prescribed or not). However, over-the-counter Narcan is covered (it is not excluded) under the Prescription Drug Benefit.

3. Effective October 26, 2023, the numbered list of Prescription Drug Benefit Exclusions is updated on page 87, at list item number 12, and shall read as follows:

## Prescription Drug Benefit Exclusions

12. Over-the-counter medications, including smoking deterrents (such as Nicorette) and vitamins (whether the vitamins are prescribed or not). However, over-the-counter Narcan is covered (it is not excluded) under the Prescription Drug Benefit.

4. Effective April 15, 2024, the Physical Therapy paragraph on page 65 shall be amended by adding the subsection Sword Health Online Physical Therapy Benefit as follows:

**Physical Therapy/Massage Therapy/Acupuncture:** The Plan covers up to 48 combined visits for physical therapy/massage therapy/acupuncture for patients age six or older for each Illness, Injury, or disease. The Plan will cover unlimited physical therapy visits for a patient under age six if the patient continues to make ongoing progress.

**Sword Health Online Physical Therapy Benefit:** The Plan covers 100% of virtual physical therapy for a qualified musculoskeletal diagnosis to Eligible Active and Pre-65 Participants and Dependents who qualify through the Plan's preferred musculoskeletal virtual provider Sword Health. A licensed Doctor of Physical Therapy provides education, coaching, and other wellness services through the Sword Health platform.

The 48-visit combined limit does not apply to this Sword Health Online Physical Therapy Benefit, which is separate from the Physical Therapy Benefit. The Annual Deductible Amount does not apply to this Benefit. This is an In-Network Benefit through Sword Health only. A Covered Person must be suffering from pain in his or her neck, lower back, shoulder, knee, hip, ankle, wrist, or elbow, or has undergone surgery in these areas. In order to be eligible to participate in this benefit, a Covered Person must meet the following criteria:


- a. is over 13 years of age,
- b. is able to perform 20 minutes of light to moderate physical activity,
- c. does not have recent onset fever, chills, or visible inflammation in the affected area,
- d. does not have signs of progressive neurological issues in the area of pain,
- e. does not have an active cancer or is receiving treatment for cancer, and
- f. pain is not related to significant trauma to that area.

Sword Bloom is a digital solution designed to help Eligible Active and Pre-65 Participants and Dependents address their pelvic health needs. It combines the use of the Bloom intravaginal pressure sensor, the Sword mobile app and a licensed pelvic health specialist ("PHS") to enable patients to engage in therapeutic exercises. Eligible Active and Pre-65 Participants and Dependents must be 18 years of age or older to utilize Sword Bloom.

If qualified, the Covered Person will receive required monitoring equipment free in the mail and will access their physical therapy sessions through a smart phone, computer or tablet. The Sword Health Online Physical Therapy Benefit is not available to Medicare recipients.

IN WITNESS WHEREOF, as authorized by the Board of Trustees, this Amendment No. 13 to the Fund's Summary Plan Description and Plan Document, 2020 Edition, is adopted on the 26th day of April, 2024.

The Board of Trustees, by:

DocuSigned by:  
  
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Chairman

DocuSigned by:  
  
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Secretary