



NECA-IBEW WELFARE TRUST FUND

2120 Hubbard Avenue, Decatur, IL 62526-2871

Phone: 217-875-0254 Toll-Free: 800-765-4239

Web: www.neca-ibew.org Email: info@neca-ibew.org

SUMMARY OF MATERIAL MODIFICATIONS

MDLIVE[®]

MDLIVE Virtual Visits Benefit

Effective April 1, 2020, the Fund is adding a Virtual Visits benefit with MDLIVE. Both phone and video visits with a doctor or therapist will be available either via a mobile app, web-based browser portal or by phone. Please see the enclosed flier for information on how to access the service on or after April 1, 2020. You will need wait until April 1, 2020 or after to register your account with MDLIVE.

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

- The service will be available for both General Medical and Mental/Behavioral Health.
- The MDLIVE Virtual Visits benefit is covered 100% by the Fund. There are no copays, deductibles, or coinsurance that will be owed by you.¹ Eligibility and coverage under the Fund are required to use the service.
- There is no minimum age for a covered Person to use the General Medical service. The minimum age to use the Mental/Behavioral Health service is twelve (12). Covered Persons under age 18 may proceed with a 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.²

You will be receiving new Blue Cross and Blue Shield of Illinois identification cards because the Fund is adding this benefit. There is new information about accessing the MDLIVE Virtual Visits benefit on the back of your new identification card. You can also continue to use any old identification card(s) you have.

For questions about the MDLIVE Virtual Visits benefit or your benefits generally, please contact the Fund Office (217-875-0254 or 800-765-4239).

¹Prescription drug charges resulting from medications prescribed through the MDLIVE Virtual Visits benefit will be covered under the Fund's prescription drug benefit. Services received by providers outside of the MDLIVE Virtual Visits benefit will be covered under the Fund's standard medical benefit. Copays, deductibles, and coinsurance will apply for these such drugs and services outside of the MDLIVE Virtual Visits benefit.

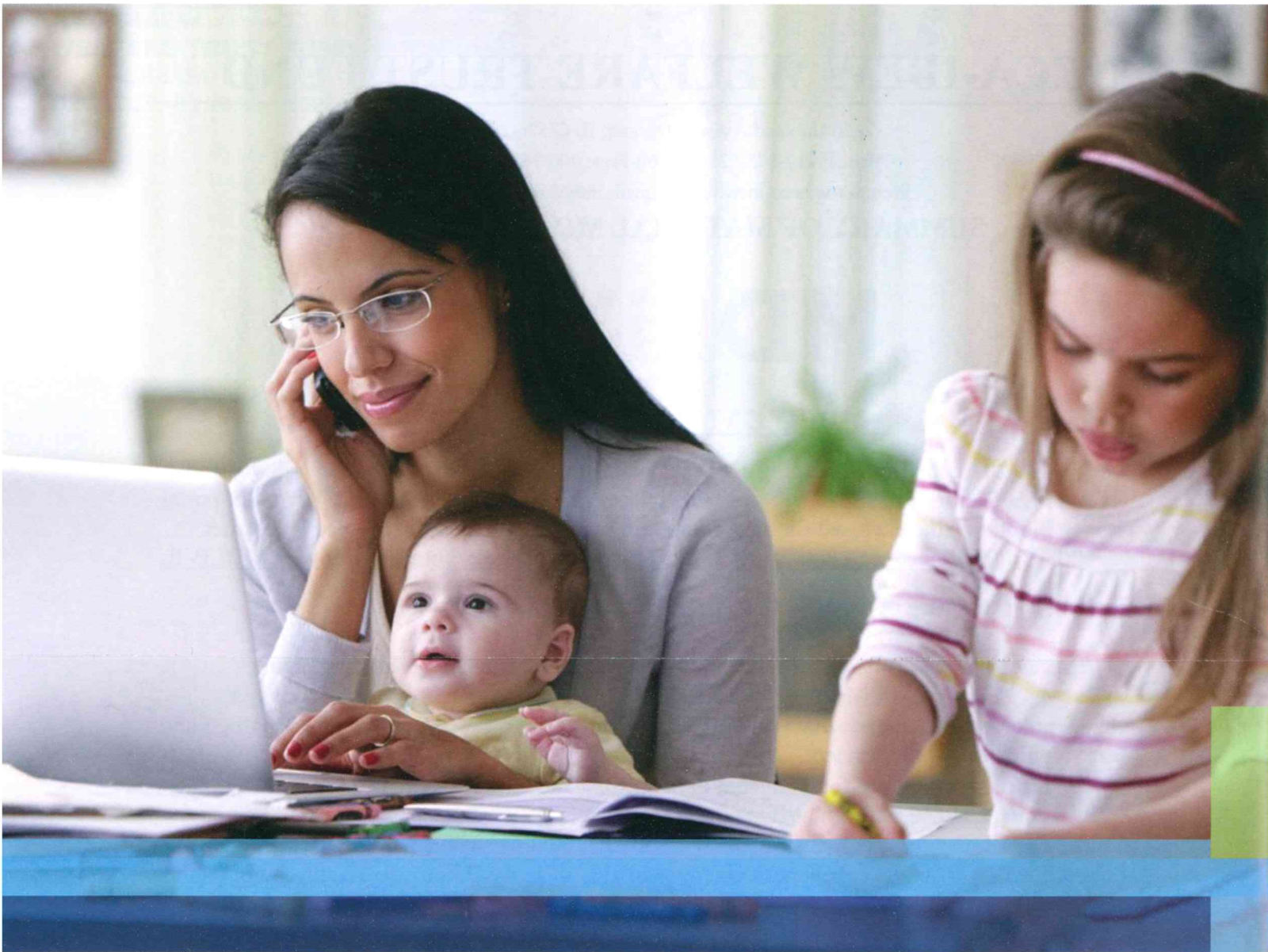
²For Medicare-eligible Persons, Medicare covers certain virtual visits or telemedicine. On behalf of such Persons, the Fund will process claims for such virtual visits or telemedicine which are covered by Medicare under the Fund's Medicare Supplement Plan.



BlueCross BlueShield of Illinois



NECA-IBEW Welfare Trust Fund



Virtual Visits: Speak with a doctor or therapist — anytime, anywhere

With your virtual visits benefit, provided by Blue Cross and Blue Shield of Illinois (BCBSIL) and powered by MDLIVE, the doctor is in 24/7/365. You can see a doctor or behavioral health specialist without leaving the comfort of your own home.

Virtual visits allows you to consult an independently contracted, board-certified doctor or therapist for non-emergency situations by phone, mobile app or online video anytime, anywhere. Speak to a doctor or schedule an appointment at a time that works best for you.

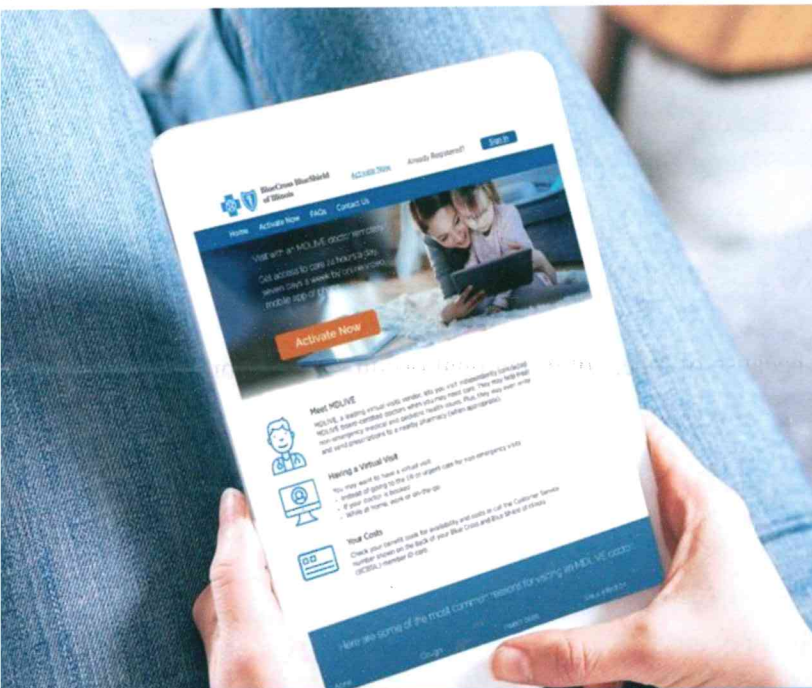
Powered by
MDLIVE

Why virtual visits?

- 24/7 access to an independently contracted, board-certified MDLIVE doctor
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- If needed, get a prescription sent to your local pharmacy

MDLIVE doctors can treat a variety of non-emergency conditions, including:

- Allergies
- Anxiety
- Asthma
- Cold/flu
- Depression
- Ear infections (age 12+)
- Fever (age 3+)
- Headache
- Insect bites
- Nausea
- Pink eye
- Rash
- Sinus Infections
- Stress management
- And more



**Prepare for the Unexpected—
Activate Your MDLIVE
Account
on or after April 1, 2020**

There is no charge to set up your account, but you may have a charge for your visit depending on your benefit plan.

Activate your account - pick the way that is easiest for you:

- Call MDLIVE at 888-676-4204
- Go to MDLIVE.com/BCBSIL
- Text BCBSIL to 635-483
- Download the MDLIVE app

Virtual visits doctors may also send an e-prescription to your local pharmacy if necessary.

Virtual visits may not be available on all plans. Virtual visits are subject to the terms and conditions of your benefit plan, including benefits, limitations and exclusions. Non-emergency medical service in Montana and New Mexico is limited to interactive audio/video (video only). Non-emergency medical service in Arkansas and Idaho is limited to interactive audio/video (video only) for initial consultation. Service availability depends on location at the time of consultation.

MDLIVE, a separate company, operates and administers the virtual visit program for Blue Cross and Blue Shield of Illinois and is solely responsible for its operations and that of its contracted providers.

MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without written permission.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an independent Licensee of the Blue Cross and Blue Shield Association

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Statement of Grandfathered Status

The Trustees believe that this Plan is a “grandfathered health plan” under the Affordable Care Act, which permits us to preserve certain basic health coverage already in effect before the law was passed. As with all grandfathered health plans, our Plan does not have to include certain consumer protections of the Affordable Care Act that apply to other plans (for example, providing preventive health services without any cost sharing). However, grandfathered health plans, like our Plan, must comply with other consumer protections in the Affordable Care Act (for example, the extension of coverage for dependent children to age 26).

Contact the Welfare Trust Fund Administrative Office if you have questions about what it means for a health plan to have grandfathered status and what might cause a plan to lose its grandfathered status. You may also contact the U.S. Department of Labor’s Employee Benefits Security Administration (EBSA) at 866-444-3272 or www.dol.gov/ebsa/healthreform. The website includes a chart summarizing the protections that do and do not apply to grandfathered health plans.

Please read this Summary of Material Modifications (SMM) carefully and save it with your Summary Plan Description and other benefits documents. This Summary of Material Modifications contains only highlights of certain features of the NECA-IBEW Welfare Trust Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the Plan document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.

Nondiscrimination Notice Under Section 1557 of the Affordable Care Act

Discrimination is against the law. The NECA-IBEW Welfare Trust Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. The Fund does not exclude people or treat them differently because of race, color, national origin, age, disability or sex. The Fund:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages.

If you need these services, contact Mr. Kevin Cope, the Civil Rights Coordinator. If you believe that the Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Mr. Kevin Cope, Civil Rights Coordinator, NECA-IBEW Welfare Trust Fund, 2120 Hubbard Avenue, Decatur, IL 62526-2871; Phone: 800-765-4239; Fax: 217-875-2084; Email: info@neca-ibew.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Mr. Kevin Cope is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201; Phone: 800-368-1019; TDD: 800-537-7697 (TDD).

Complaint forms are available at www.hhs.gov/ocr/filing-with-ocr/index.html.

Illinois/Indiana Languages

Language	Message About Language Assistance
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-765-4239.
Polish	UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-765-4239.
French	ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-765-4239.
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-765-4239.
Chinese	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-765-4239。
Pennsylvania Dutch	Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 800-765-4239.
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-765-4239. 번으로 전화해 주십시오.
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-765-4239.
Italian	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-765-4239.
Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 800-765-4239. पर कॉल करें।
Panjabi	ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤਾਮ੍ਹਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-765-4239. 'ਤੇ ਕਾਲ ਕਰੋ।
Greek	ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 800-765-4239.
Dutch	AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 800-765-4239.
Gujarati	ધુન: જો તમે જરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 800-765-4239.
Japanese	注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。800-765 4239. まで、お電話にてご連絡ください。
Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-765-4239.
Tagalog	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-765-4239.
Urdu	رادرېخ: رگا پآ ودر اے تلوب هے، و ت پآ وک نابز کي ددم کي تامدخ تفم ميں تسديبا هے۔ لاک 800-765-4239 رکيں
Arabic	رکذا غللا، ناف تامدخ ددعاسملا وغللاي رفاووت کل ناجملا. لصتا مقرب 800-765-4239 (مقر اه. ةظوحم: اذل تنك ثدحتت



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DECATUR, ILLINOIS 62526-2871



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Go Paperless!
If you would like to get your required correspondence, such as Newsletters and Annual Reports, electronically, you can sign up to go paperless on the Fund's website. We hope this option will make your life easier, save on postage costs and help the environment at the same time. If you wish to continue receiving information by mail, you do not need to do anything. EOBs (explanation of benefits) will continue to be mailed regardless of whether or not you sign up to go paperless.

We're Online and Accessible 24/7!

Visit Our Website:
www.neca-ibew.org

Like Our Facebook Page:
www.facebook.com/NECAIBEWBenefits

