

**IBEW LOCAL NO. 9 and Line Clearance Contractors**  
**Health and Welfare Fund**  
**6525 Centurion Drive**  
**Lansing, MI 48917**

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**To: All Participants other than Medicare Retirees in the  
IBEW LOCAL NO. 9 and Line Clearance Contractors  
Health and Welfare Fund**

**(the “Plan”)**

**Re: Benefit Materials for 2026 Date: February 2026**

Dear Plan Participant:

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Please read this notice for information about required annual notices about certain coverages the Plan provides.

**No Surprises Act gives you Expanded Appeal Rights**

The No Surprises Act (the “NSA”) gives you protections against “surprise billing” from out-of-network providers in certain circumstances. The NSA intends to provide greater transparency for health plan participants to better understand billing practices and prevent surprise billing (or balance billing) in certain situations. Specifically, the NSA provides that: 1) your cost-sharing for out-of-network emergency facilities is to be the same cost-sharing as in-network emergency facilities; 2) if you go to an in-network facility (for either emergency or non-emergency service), your cost-sharing for out-of-network providers within that facility will be no more than your in-network cost-sharing amount; and 3) cost-sharing for out-of-network air ambulance services will also be limited to cost-sharing for in-network air ambulance services. The Plan has been updated to reflect these changes. Hospitals and doctors are also required to provide you with notice of your rights and protections under the NSA. If you receive a balance bill after receiving these services covered by the NSA (for example, you are charged the out-of-network cost-sharing for an emergency air ambulance), you may be able to appeal this charge under the Plan’s claims and appeals procedures, which are outlined in the Summary Plan Description.

**Women’s Health and Cancer Rights Act Annual Notice**

As required by the Women’s Health and Cancer Rights Act of 1998 (“WHCRA”), the Plan provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. This coverage is subject to the Plan’s deductible and coinsurance requirements, which are set forth in the accompanying SBC as well as the Summary Plan Description. Please contact the Plan Office at (248) 663-2449 for more information.

## **Newborns and Mother's Health Protection Act**

The Newborn's and Mothers' Health Protection Act of 1996 ("Newborn's Act") is a Federal Law that contains important protections for mothers and their newborn children concerning the length of the hospital stay following childbirth. The Plan may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn child earlier than 48 hours (or 96 hours as applicable). In any case, the Plan may not, under Federal law, require that a provider obtain authorization from the Plan for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## **Notice of Privacy Practices**

The Plan maintains a NOTICE OF PRIVACY PRACTICES FOR PROTECTED HEALTH INFORMATION (the "Notice"), which informs you about your rights and the Fund's legal duties and privacy practices concerning your protected health information. This Notice has been updated effective February 2026 to include information regarding required protections for certain substance use disorder treatment records. A copy of this Notice can be viewed online at <http://www.ibew9lctt.org/> or obtained by contacting the Plan Office.

If you have any additional questions about your benefits or any part of this letter, please call the Plan Office at 517-321-7502.

Sincerely Yours,

**The Board of Trustees**  
IBEW Local No. 9 and Line Clearance Contractors  
Health and Welfare Fund