

IBEW LOCAL NO. 9

FRINGE BENEFIT FUNDS

IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund
IBEW Local No. 9 and Line Clearance Contractors 401(k) Retirement Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

October 2022

IMPORTANT INFORMATION ABOUT YOUR BENEFITS

Dear Participant:

The Trustees of the IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund (the Fund or Plan) are providing you with this notice to clarify the following regarding your mental health and substance use disorder benefits under the Plan.

Coverage for Applied Behavioral Analysis (ABA) Therapy

The Plan covers applied behavioral analysis (ABA) therapy for treatment of autism spectrum disorder. ABA therapy includes the following services if they are prescribed, provided or ordered for an individual diagnosed with autism, autism spectrum disorder or other developmental disorder: psychiatric care, including diagnostic services; psychological care, assessments and treatments; habilitation Services; and prescription drugs.

The Plan does not require you to obtain prior authorization for ABA services.

Member Assistance Program (MAP)

The Plan provides you and your Eligibility Dependents with a confidential Member Assistance Program (MAP) for you and your Eligible Dependents, administered by Employee Resource Systems, Inc. (ERS). The MAP is provided in addition to the Plan's mental health and substance use disorder benefits, and you may always utilize those benefits without first contacting ERS and utilizing the MAP. We hope you will utilize this valuable resource.

The MAP provides a comprehensive work-life program to assist you and your Eligible Dependents in the areas of Daily Living, Family & Caregiving, Emotional Well-being, Health & Wellness and Working Smarter. The MAP's role is to help you cope with personal concerns and serve as a resource in locating further assistance when needed.

To reach the MAP or get additional information, call 1-800-292-2780 or visit the MAP's website at www.ers-eap.com. Trained ERS counselors will respond to your request for help. When you call, you will be connected to an accredited clinician who will guide you through the MAP process and manage every aspect of your case. You may speak with a MAP counselor over the phone, and you will be offered an in-person assessment at an office convenient to you.

The MAP is available at no cost to you or your Eligible Dependents. You may receive up to eight free sessions from MAP-approved counselors. However, in the event you are referred for additional help outside the MAP, costs for these services will be covered according to the terms of the Plan. The MAP will attempt to find the best resources.

A Final Note

This notice is intended to notify you of important provisions of the Fund's plan of benefits. You should read this notice carefully and keep it with your copy of the Plan's Summary Plan Description ("SPD") that was previously provided to you. If you have any questions regarding these benefits, or about your benefits in general, please contact the Fund Office at (877) 423-9155.

Sincerely,

The Board of Trustees

Notice of Grandfathered Health Plan Status. The IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund believes its entire plan of benefits, including the retiree option provided therein, is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits, once those consumer protections become effective for the plan. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at (877) 423-9155. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

This announcement, which serves as a Summary of Material Modification, contains highlights of certain features of the IBEW Local No 9 and Line Clearance Contractors Health & Welfare 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 document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.