

NECA – LOCAL NO. 145 IBEW WELFARE FUND

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NOTICE OF PLAN'S PRE-EXISTING CONDITION LIMITATION

The NECA-Local No. 145 IBEW Welfare Plan contains a pre-existing condition provision which may limit your coverage. A pre-existing condition limitation of coverage relates to an injury, medical condition or illness for which care or treatment was received within six (6) months prior to your first date of work under Covered Employment for which contributions were received on your behalf. The following are not pre-existing conditions:

- pregnancy;
- conditions found in a newborn which who is enrolled within thirty-one (31) days of birth;
- conditions found in a child who is adopted or placed for adoption before attaining age eighteen (18) and who is enrolled within thirty-one (31) days of the date of adoption or placement for adoption; or
- conditions discovered as a result of genetic testing, but which have not manifested themselves in conditions requiring treatment.

A Covered Person may have received care or treatment for an Injury or Sickness at any time during the six (6) months prior to your first date of work under Covered Employment for which contributions were received on your behalf. In this case coverage under this benefit will be limited to \$1,000 for that Injury or Sickness until the earliest date below:

1. twelve (12) consecutive months from your first date of work under Covered Employment for which contributions were received on your behalf; or
2. if your covered dependent is a late enrollee, eighteen (18) consecutive months have passed since your covered dependent's enrollment date.

The pre-existing condition limitation period will be reduced by the total amount of time you were covered by other creditable health coverage unless your coverage was interrupted for more than sixty-three (63) days. Periods of creditable health coverage prior to an interruption of coverage of sixty-three (63) days or more shall not be deducted from the pre-existing condition limitation period.

Any period of time that you had to wait to be eligible under an employer's plan is not considered an interruption of coverage. You will be asked to provide the Plan with a certification form establishing the period for which you had other creditable health coverage. Creditable health coverage is:

- a group health plan
- health insurance coverage
- Part A or Part B of Medicare
- Medicaid, except coverage solely for pediatric vaccines
- the Indian Health Service
- the Peace Corps Act
- a State health benefits risk pool
- a public health plan
- Chapter 55, title 10, health insurance for current/former members of the armed forces and dependents
- Chapter 89, title 5, health insurance for federal employees and dependents.

You have the right to demonstrate the amount of creditable coverage you have, including any waiting periods that were applied before you became eligible for coverage. For any period after July 1, 1996, you may ask a plan sponsor, health insurer or HMO to provide you with a certification form documenting the periods during which you had health coverage. If you are having trouble obtaining documentation of your prior creditable coverage, please contact Julie at the Fund Office (ext. 139) for assistance in obtaining this information.

Please sign and return this form along with your Enrollment Form.

Signature: _____

Date: _____