NECA – LOCAL NO. 145 IBEW WELFARE FUND
1700 Fifty-second Avenue, Suite B
Moline, Illinois 61265-6378
Phone: (309) 764-8080 • Fax: (309) 764-3438

IMPORTANT NOTICE OF PLAN PROVISIONS
SUMMARY OF MATERIAL MODIFICATIONS

November 5, 2025

Dear Participant:

The Board of Trustees of the NECA – Local No. 145 IBEW Welfare Trust Fund ("Fund") hereby notifies you of changes to the Fund's Summary Plan Description ("SPD"). The SPD has been amended as described below.

Effective October 1, 2024, the following new subsection entitled "Time Limit for Submitting a Claim and Requested Information" is added to Section 27 of the SPD after the subsection "How to File a Claim" to clarify existing Plan practices and to incorporate administrative requirements of the Plan's PPO network:

TIME LIMIT FOR SUBMITTING A CLAIM AND REQUESTED INFORMATION

A claim for any benefits that is received more than one year from the actual date the expense was incurred will not be covered by the Plan. This rule applies to all benefits payable under this Plan.

In addition, if a claim is submitted within one year, but additional information is requested and not received within the time specified by the Plan (or any representative of the Plan), then the claim may not be covered.

Notwithstanding the foregoing, a claim for benefits may be covered after the one-year time period specified above if the claim is deemed timely filed under by the applicable network provider agreement(s).

Sincerely,

Board of Trustees

This Notice constitutes a Summary of Material Modifications for the NECA – Local No. 145 IBEW Welfare Trust Fund and is intended to highlight changes to the NECA – Local No. 145 IBEW Welfare Trust Fund's Plan Documents. Full details are contained in the Plan Documents (which include the Summary Plan Description and Plan Document, and applicable amendments). If there is a discrepancy between the wording here and wording in the Plan Documents, the wording in the Plan Documents will govern. **Please keep this Notice with your Summary Plan Description.** Please contact the Fund Office if you have any questions.

GRANDFATHERED PLAN NOTICE

This group health plan believes it is a "grandfathered health plan" under the Patient Protection and Affordable Care Act ("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 this 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.

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 Benefits Office at 1700 52nd Avenue, Suite B, Moline, IL 61265 or (309) 764-8080.

You may also contact the U.S. Department of Health and Human Services at http://www.hhs.gov/ or the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers. The Department of Labor website (in the Regulations and Guidance/Grandfathered Health Plans section) has a table summarizing which protections do and do not apply to grandfathered health plans.