

IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

April 2025

To Plan Participants:

This notice summarizes important changes to the NECA/IBEW Family Medical Care Plan. If you have any questions regarding the changes summarized in this Summary of Material Modifications (“SMM”), you should contact the Benefits Office. Please keep a copy of this SMM with your Summary Plan Description for future reference.

Treatment of Erectile Dysfunction

Effective April 1, 2025, the Plan will remove its No. 10 Sexual Dysfunction Exclusion. The Plan will cover up to ten (10) on-demand dose medications per month or daily medications for treatment of Erectile Dysfunction (“ED”).

The Plan will also cover penile implants if the individual’s ED is the result of a medical procedure or condition, such as a prostatectomy. Prior authorization for penile implants is required. All other plan provisions apply, and this benefit is subject to the Plan’s deductible and any applicable coinsurance or copayment.

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Please keep this notice with your Summary Plan Description booklet for future reference.

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