

IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

June 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.

Coverage of Marriage or Family Counseling

Effective July 1, 2025, the Plan will remove its No. 12 **Marriage or Family Counseling** Exclusion. All other plan provisions apply to these services, 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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