

IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

December 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.

Vision Benefits *(If applicable)*

Effective January 1, 2026, if your Plan includes Vision Benefits with the FMCP, a number of in-network vision benefits will be enhanced. Your individual frame and contact lenses allowances per calendar year shall be as follows:

- | | |
|---|---------|
| - Retail Frame Allowance | (\$200) |
| - Featured Frame Brand Allowance | (\$250) |
| - Costco Frame Allowance | (\$110) |
| - Elective Contact Lenses in lieu of lenses/ frames | (\$250) |

The Plan is also adding “**Protec Safety Plan**,” which will allow for greater savings potential to you along with increased network accessibility to Visionworks providers (not available at Retail Chains or Costco Optical).

Finally, several lens enhancement out-of-pocket costs have been reduced, including the cost of Light-Reactive Lenses (\$25), Routine Retinal Screening (up to \$20 copay), and UV Protection (covered in full).

Member Assistance Program

Effective January 1, 2026, the FMCP will implement a Member Assistance Program (MAP). MAP will offer concierge-level service that is available 24 hours per day, seven days per week, 365 days per year. These services will include:

- Masters’ level clinician available for crisis support;
- Identity theft protection (Norton LifeLock);
- Confidential counseling (four (4) sessions per issue per 12-month period);
- Attorney consultation & legal resources (30 min consultation per issue per 12-month period);
- Financial consultation & website resources (Unlimited telephonic consultation);
- Emotional wellbeing resources; and
- Work-life resources, such as childcare, elder care and caregiver support.

For more information, please visit www.anthemep.com/FMCP or call 844-509-1470 to access these services.

Fund Trustees

Below is a list of the Plan's current Trustees as of December 1, 2025.

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

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