SOUTHERN CALIFORNIA IBEW - NECA ADMINISTRATIVE CORPORATION
100 Corson Street, Suite 200, Pasadena,CA 91103
Phone: (323) 221-5861 or (800) 824-6935
Fax: (323) 726-3520
Mailing Address:
P.O. Box 6652
Pasadena, CA 91109
Website: www.scibew-neca.org
Website: www.scibew-neca.org

Date: October 2025

To: Participants in the Southern California IBEW-NECA Health Trust Fund – Retiree Health Plan

From: Southern California IBEW-NECA Trust Funds Administrative Office

Re: Recently Adopted Amendment #11

Enclosed is a recently adopted amendment to the Southern California IBEW-NECA NECA Health Trust Fund – Retiree Health Plan. Please read the amendment in its entirety for a complete description. Please keep a copy of this notice with your Summary Plan Description.

If you have any questions about this amendment, please contact the Health Benefits Department, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m.

- **Amendment 11** –The Amendment clarifies the language regarding Double Coverage, expands the SPD to include language addressing dental and vision benefits for the Medicare retirees and clarifies that former benefits available to Disabled Retirees (before April 1, 2017) are not applicable to surviving spouses.

AMENDMENT NO. 11
TO THE
SUMMARY PLAN DESCRIPTION
OF THE
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND
<u>RETIREE HEALTH PLAN</u>

(As restated February 1, 2018)

This Amendment to the Southern California IBEW-NECA Health Trust Fund, Retiree Health Plan Summary Plan Description ("SPD") (restated as of February 1, 2018, as amended) is made by the Board of Trustees of the Southern California IBEW-NECA Health Trust Fund ("Board of Trustees") with reference to the following facts and circumstances:

A. The Board of Trustees wishes to amend the SPD to provide further clarification of Double Coverage Cancellations and expand on the required documents necessary proof of continuous coverage during the lapse.

B. The Board of Trustees further wishes to amend the SPD to accurately reflect the vision and dental benefits available to Medicare eligible retirees. Noting that effective January 1, 2026, Anthem Medicare Advantage will include dental benefits.

C. Additionally, the Board of Trustees wishes to amend the SPD to clarify Article 8, Benefits For Disabled Retirees as of April 1, 2017, noting these benefits are for participants, not surviving spouses.

D. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

NOW THEREFORE, effective on **January 1, 2026**, the SPD is amended as follows:

1. Article 3, **Eligibility and Enrollment Requirements**, (Sub-Section 3.7.3), *Double Coverage Cancellations*, is restated in its entirety as follows:

"3.7.3 Double Coverage Cancellations

Medicare rules do not allow a Medicare-eligible Retiree to be enrolled in two Medicare at-risk health plans. This restriction also applies when you are covered under two health plans with the same benefit option. For example:

- **You have coverage as a Participant in the Retiree Health Plan and select the Kaiser Permanente HMO; <u>AND</u>**
- **You have coverage as Dependent under your Spouse's health coverage and select the Kaiser Permanente HMO.**

If you have coverage under two Medicare-at-risk health plans, you will be advised that you must cancel your coverage under one of your health plans.

If you cancel coverage under this Retiree Health Plan because you received a double-coverage notice, you can later re-enroll in this Retiree Health Plan coverage when coverage from the other group health plan ends.

You must re-enroll in this Retiree Health Plan coverage <u>within 30 days</u> of the date your other group health plan coverage ends. At the time of re-enrollment, you must submit written proof of the other group coverage, its duration and the date the coverage ended. If you do not complete Retiree Health Plan re-enroll within 30 days of the end of your other group coverage, you will permanently lose the ability to re-enroll in Retiree Health Plan coverage.

2. Article 4, **Medical Coverage**, Sub-Section 4.2, Kaiser Permanente HMO Plan, second paragraph is restated as follows:

   "The following plans are offered to Participants that choose the Kaiser Permanente HMO:
   - Participants under age 65 will be covered under the Kaiser Permanente HMO with prescription drug coverage and vision benefits.
   - Participants over age 65 will be covered under the Kaiser Permanente Senior Advantage HMO with prescription drug coverage, vision benefits and dental benefits."

3. Article 4, **Medical Coverage**, Sub-Section 4.4, Anthem Medicare Preferred Plan, first paragraph is restated as follows:

   "Participants age 65 and over enrolled in Anthem Medicare Preferred Plan receive prescription drug coverage, vision benefits and dental benefits."

4. Article 8, **Benefits for Disabled Retirees as of April 1, 2017**, the second paragraph is amended to provide clarification as follows:

   "Disability Pensioners under ager 65 that began Retiree Health Plan coverage prior to April 1, 2017 are eligible for dental and vision benefits. As a clarification, disability pensioners does not include surviving spouses."

The effective date of this Amendment shall be January 1, 2026.

All other terms and conditions of the Summary Plan Description and Plan shall remain in full force and effect.

AMENDMENT NO. 11

(Continued)

Executed this 23rd day of October 2025 at Pasadena, California.

BOARD OF TRUSTEES
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

By: ____

Chairman – Eric Cartier

By: ____

Secretary – Robert Corona