SOUTHERN CALIFORNIA IBEW - NECA ADMINISTRATIVE CORPORATION

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Website: www.scibew-neca.org

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Date:

March 2025

To:

Participants in the Southern California IBEW-NECA Health Trust Fund -

Active Health Plan

From:

Southern California IBEW-NECA Trust Funds Administrative Office

Re:

Recently Adopted Amendments

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

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

➤ Amendment 7 – Article 17, Plan Benefits Available to You, Section 17.2, Claims and Appeal Rules, (Sub-Section F) Exhaustion of the Appeal Process

The Amendment adds a one-year statute of limitations provision for a Participant to file suit against the Plan under Section 502(a) of ERISA.

> Amendment 8 – Medical Body Scan Benefit

The Amendment limits the frequency of the body scan benefit from once every two (2) years to once every three (3) years, and the maximum scans provided by BSI from 25 per month to 400 incurred in a calendar year effective January 1, 2025.



AMENDMENT NO. 7

TO THE

SUMMARY PLAN DESCRIPTION

OF THE

SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND ACTIVE HEALTH PLAN

(as Restated July 1, 2022)

This Amendment to the Southern California IBEW-NECA Health Trust Fund, Active Health Plan Summary Plan Description ("SPD") (restated as of July 1, 2022, 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 reflect changes to add a one-year statute of limitations provision for a Participant or Dependent to file suit against the Plan under Section 502(a) of ERISA.
- B. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

NOW THEREFORE, effective April 1, 2025, the SPD is amended as follows:

- 1. Article 17, Plan Benefits Available to You, Section 17.2, Claims and Appeal Rules (sub-section F), Exhaustion of Appeal Process, is restated as follows:
 - "F. Exhaustion of the Appeal Process

Under a federal law known as ERISA, a Participant or Dependent whose claim for benefits has been denied may file suit against the Trust Fund seeking the denied benefit. However, prior to filing such a suit the appeal process under the Trust Fund described above must be pursued and exhausted. Thus, following any initial denial of benefits, if you disagree it is important you file a timely appeal. In all cases your appeal must be filed no later than 180 days after the initial denial of your claim was received by you. If you do not file an appeal within the required time frame you will have failed to exhaust your appeal rights. The organization responsible for hearing your appeal may extend the 180-day limit upon your showing good cause for the delay, but to protect your rights you should file any appeal promptly after your receipt of the initial denial.

If your appeal is denied, you have one year following the date of denial to file suit against the Plan under section 502(a) of ERISA. Any suit must be filed in the U.S. District Court for the Central District of California."

SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND **ACTIVE HEALTH PLAN AMENDMENT NO. 7** (Continued)

The effective date of this Amendment shall be April 1, 2025.

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

Executed this 5th day of March 2025 at Pasadena, California.

BOARD OF TRUSTEES SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

By:

Chairman - Eric Cartier

Secretary - Robert Corona

AMENDMENT NO. 8

TO THE

SUMMARY PLAN DESCRIPTION

OF THE

SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND ACTIVE HEALTH PLAN

(as Restated July 1, 2022)

This Amendment to the Southern California IBEW-NECA Health Trust Fund, Active Health Plan Summary Plan Description ("SPD") 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 reflect the changes made to the Body Scan Benefit which limits the frequency of the body scan benefit from once every two (2) years to once every three (3) years. The Board of Trustees also wishes to amend the maximum scans provided by BSI from 25 per month to 400 incurred in a calendar year effective January 1, 2025.
- B. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

NOW THEREFORE, effective July 1, 2025, the SPD is amended as follows:

1. Article 10, Additional Benefits (Medical Body Scan and Specialized Footwear), is restated as follows:

This Plan provides Participants with the following additional medical benefits:

10.1 Medical Body Scan Benefit

The Medical Body Scan Benefit is available to Participants and Eligible Spouses under the Southern California IBEW-NECA Health Trust Fund Active Summary Plan Description. The Medical Body Scan Benefit is provided exclusively at this time through Body Scan International ("BSI").

Each Eligible Participant and Dependent Spouse may be entitled to one Medical Body Scan Benefit every three (3) years (subject to the maximum scan limit allowed by the Fund). The Medical Body Scan Benefit is provided at no cost to Participants. BSI will submit your claim for the Medical Body Scan Benefit directly to the appropriate claim administrator: Coast Benefits, Inc. for HMO Participants; and Blue Shield for Participants in the Blue Shield PPO Plan.

To schedule an appointment for the Medical Body Scan Benefit, Participants must call BSI at (877) BSI-5577 [877-274-5577]. Please note that you must be eligible for coverage at the time of your body scan appointment to receive the Body Scan Benefit under the Plan.

BSI performs the Medical Body Scan examination at its offices and at its mobile units which will be parked from time to time at various locations in the Los Angeles Metropolitan Area. Please note that advance appointments are also required for Medical Body Scan examinations at the mobile units and the same restrictions apply in terms of eligibility.

BSI also provides other services that are not part of the Plan's Medical Body Scan Benefit. Please note that payment for those other services will be your responsibility since they are not covered under the Body Scan Benefit unless they are otherwise eligible expenses.

If you obtain a body scan through another provider (other than BSI), the Plan will not pay for any portion of the medical body scan examination.

If you have any questions regarding the Body Scan Benefit, please contact Body Scan International at (877) 274-5577 or (949) 717-4500. If you have questions about your eligibility for this benefit, please contact the Administrative Office at (800) 824-6935 or (323) 221-5861.

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

Executed this 10th day of March 2025 at Pasadena, California.

BOARD OF TRUSTEES SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

Bv

Chairman - Eric Cartier

By:

Secretary - Robert Corona