



PENSION HOSPITALIZATION AND BENEFIT PLAN JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY

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Founder

May 2023

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PENSION, HOSPITALIZATION AND BENEFIT PLAN OF THE ELECTRICAL INDUSTRY IMPORTANT NOTICE END OF COVID-19 EMERGENCIES

Dear Participant:

This notice contains important information regarding the **Pension, Hospitalization and Benefit Plan of the Electrical Industry (“the Plan”)** and the end of the COVID-19 Emergencies. Please take the time to read this notice carefully and share it with your covered family members.

On April 10, 2023, the President signed a Joint Resolution ending the National Emergency and, earlier this year, the White House announced that the Public Health Emergency would conclude at the end of the day on May 11, 2023. As described below, the end of these Emergencies affects certain benefits and deadlines under the Plan.

COVID-19 SERVICES AFTER THE END OF THE PUBLIC HEALTH EMERGENCY

During the Public Health Emergency, the Plan covered COVID-19 testing expenses, preventive services and vaccinations without any participant cost-sharing in and out-of-network. Effective May 12, 2023, the following changes will go in effect:

- **Doctor’s Office and Urgent Care Center** – The **\$35* copayment** will resume for a doctor’s office or urgent care center visit whether or not you are treated or tested for COVID-19 (*\$50 copayment will apply for members and spouses with no annual physical exam).
- **COVID-19 Diagnostic Lab Test** - The Plan will require you to pay a **\$20 copayment** for COVID-19 diagnostic testing if administered at a doctor’s office, urgent care center or at a free-standing laboratory such as LabCorp and Quest Diagnostics.
- **Vaccination**- The Plan will cover COVID-19 vaccination and associated administration fees as a preventive benefit and without a copayment.
- **Emergency Room** - The **\$100 copayment** will be reinstated whether or not you are treated or tested for COVID-19.
- **Telemedicine** - The Plan will continue covering telehealth visits for all covered benefits including COVID-19, with a **\$25 copayment**.
- **Over-the-Counter COVID-19 Tests**- The Plan will **no longer cover** COVID-19 tests purchased over-the-counter at pharmacies or similar retail locations.

The Plan waived certain prior authorization requirements and extended other medical management accommodations during the Public Health Emergency Period. Please note that all standard plan provisions will commence at the conclusion of the Public Health Emergency.

Services rendered to participants on or before May 11, 2023 will not be subject to these changes.

DEADLINES AFTER THE END OF THE NATIONAL EMERGENCY

As you may be aware, due to the COVID-19 National Emergency, the federal government extended certain deadlines for participants, dependents and beneficiaries during the "Outbreak Period," which began March 1, 2020, and ends on July 10, 2023. The extensions applied to the following deadlines:

- filing an initial claim for benefits
- filing an appeal of a claim denial
- requesting and perfecting an external review of an appeal denial, if applicable
- electing COBRA continuation coverage
- making payments for COBRA continuation coverage
- notifying the plan of qualifying events or disability
- filing for HIPAA special enrollment

The extended deadlines will continue to apply if you experienced either a qualifying life event or became eligible to take any of the foregoing actions under the Plan on or before July 10, 2023. Thus, you continue to have up to the earlier of: (1) one year from your original deadline; or (2) the end of the Outbreak Period plus the original deadline in which to take the action in question. For events after July 10, 2023, all deadlines will run as normal with no further COVID-19 extensions.

If you have any questions concerning any of these changes, you may contact the following departments below:

MagnaCare Dedicated Customer Service Dept. Benefits and Claims Appeals	(877) 624-6210
Members Records Department COBRA and Enrollment related matters	(718) 969-4030
PHBP Hospitalization Department Benefits and Claims Appeals	(718) 591-2000, ext.1350

Sincerely,

Trustees of the Pension, Hospitalization and Benefit Plan of
the Electrical Industry