



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

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July 2023

RE: PHBP Benefit Plan Changes Effective October 1, 2023

Dear Participant,

Due to the ever-increasing cost of health care, the Trustees of the Pension, Hospitalization and Benefit Plan of the Electrical Industry have recently adopted copayment changes applicable to the Welfare Plan.

A copayment of \$100 will be introduced for the following services:

- Ambulance transportation
- Durable Medical Equipment
- Advanced Radiology such as MRI, CT and PET scans
- Ambulatory Surgery Facility

Further copayments have been added or increased as follows:

- Laboratory & Pathology Services: \$35 or \$50*
- Specialist Office Visit: \$50 or \$65*
- Urgent Care: \$75
- Emergency Room: \$250**
- Surgical Copayment: \$500
- Inpatient Hospital: \$500 per admission plus \$200 per day not to exceed \$1,000

* *The higher copayment applies to participants and spouses who **have not** received an annual physical; the lower copayment always applies to dependent children.*

** *ER copayment is waived in the event patient is admitted.*

Additionally, copayments will now apply to certain ancillary services that are performed during an inpatient or outpatient hospital stay. This includes but is not limited to the following services: specialist visit, radiology (X-ray, EKG), advanced radiology (MRI, CT and PET scans), laboratory and pathology. Please note the ancillary copayments are not included in the \$1,000 copayment cap per admission.

All changes are effective as of October 1, 2023. New identification cards will be issued to plan participants in mid-September. If you have any questions, please contact MagnaCare customer service at 877-624-6210.

Sincerely,

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

Summary of Material Modifications

This notice is considered a Summary of Material Modifications under the Employee Retirement Income Security Act of 1974 (ERISA). You should keep this with your Summary Plan Description.