



**PENSION HOSPITALIZATION AND BENEFIT PLAN
JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY**
158-11 HARRY VAN ARSDALE JR. AVENUE • FLUSHING, N.Y. 11365
TEL: (718) 591-2000 • FAX: (718) 380-7741 • www.jibei.org

October 2011

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of the Electrical Industry

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Important Information Regarding Your Pension, Hospitalization and Benefit Plan of the Electrical Industry (“PHBP”) Benefits! Please Read Carefully.

A. The Claims Submission Address has Changed for all Out-Of-Network Claims.

You should be aware that the Joint Industry Board Hospitalization Department will now be using a new operating system to pay out-of-network and Medicare claims. This new and enhanced process will result in speedier claim processing and better service to our participants. In order to provide faster claims processing, we ask you to note the change in the mailing address as follows:

All Non-Medicare Participants:

Currently, all out-of-network (non-MagnaCare) claims are mailed to the Joint Industry Board Hospitalization Department at 158-11 Harry Van Arsdale Jr. Avenue, Flushing, NY 11365 for processing and payment. **Effective immediately please submit all claims to:**

**MagnaCare
P.O. Box 1001
Garden City, NY 11530**

The Hospitalization Department at the Joint Industry Board will continue to process your out-of-network claims and answer phone calls even though your claims will be sent to MagnaCare. However, all payments will be issued from MagnaCare, as is the current process with in-network claims. Accordingly, both your in-network and out-of-network claims will be on one monthly Explanation of Benefits (“EOB”).

If you have any questions regarding this matter, please feel free to contact the Hospitalization Department at (718) 591-2000, ext. 1350.

B. New Eligibility Rules for the PHBP and the Dental Benefit Plan of the Electrical Industry if a Participant loses coverage due to unemployment.

The eligibility provision that currently requires a participant to complete 26 consecutive weeks after a participant loses coverage in order to be reinstated into the plans is being changed to 26

cumulative weeks. Effective immediately, if a Participant who was covered by the Pension, Hospitalization and Benefit Plan and the Dental Benefit Plan loses coverage due to being unemployed, such person shall be reinstated to coverage if he/she was continually registered as available for employment with the Joint Industry Board Employment Department or applicable employment department and has 26 weeks of Employer contributions, which need not be consecutive, remitted to the Plans within a subsequent 18-month period. The 18-month period will begin when the participant is first re-employed. This provision will remain in effect through May 8, 2013.

An example is as follows: John Smith loses coverage on September 1, 2011 after 52 weeks of being unemployed and registered as available for employment with the Joint Industry Board Employment Department. He does not purchase COBRA coverage and is re-employed as of November 1, 2011. John Smith will have 18 months from December 1st to accumulate a total of 26 weeks of Employer contributions before he becomes eligible to participate in the PHBP and Dental Benefit Plan.

If your eligibility is affected by the new rule, you will be contacted within a few weeks by the Members' Records Department regarding your status.

If you have any questions regarding your eligibility in the PHBP or Dental Plan, please contact the Members' Records Department at (718) 591-2000, ext. 2491.

C. Effective Immediately the PHBP and Dental Benefit Plan will recognize lawfully married same gender spouses as eligible dependents under the Plans.

Enrollment information may be obtained from the Members Records Department at the Joint Industry Board, at which time the IRS tax requirements of receiving this coverage will be provided. For more information, please contact the Members' Records Department at (718) 591-2000, ext. 2491.

D. Effective for the calendar year 2012, the PHBP annual individual limit of \$1.25 million will be increased to \$2 million.

E. The Grandfathered Status of the PHBP

The Pension, Hospitalization and Benefit Plan of the Electrical Industry believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect

when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at the Joint Industry Board of the Electrical Industry at 718-591-2000. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

F. Women's Health And Cancer Rights Act Of 1998

This notice is provided annually to all participants of the Pension, Hospitalization and Benefit Plan of the Electrical Industry pursuant to Department of Labor regulations.

If you have had or are going to have a mastectomy, you may be entitled to certain benefits, under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under your plan.

If you would like more information on WHCRA benefits, call your Plan Administrator at The Joint Industry Board of the Electrical Industry at 718-591-2000.

