



JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY

158-11 HARRY VAN ARSDALE JR. AVENUE • FLUSHING, N.Y. 11365

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May 2019

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Dear Participant:

The recently negotiated collective bargaining agreement provides for various changes to several of the employee benefit plans administered by the Joint Industry Board of the Electrical Industry. Some of the changes below may apply to you, and some may not, depending on your status as active or retired, as well as your classification. Please note that the effective dates of the changes vary. All changes have been approved by the applicable Trustees of the Plans.

THE PENSION, HOSPITALIZATION AND BENEFIT PLAN OF THE ELECTRICAL INDUSTRY – PENSION TRUST FUND

RETIREE PENSION CREDIT INCREASE: EFFECTIVE MAY 1, 2019 PARTICIPANTS WHO RETIRED ON A STANDARD, EARLY STANDARD OR DISABILITY PENSION WITH AN EFFECTIVE DATE OF PENSION ON OR PRIOR TO MAY 1, 2016 AND ARE RECEIVING A PENSION BENEFIT BASED UPON AN \$80 PENSION CREDIT VALUE OR LESS WILL RECEIVE A \$1 INCREASE FOR EACH PENSION CREDIT THEY HAVE EARNED. THIS INCREASE MUST THEN BE ADJUSTED IF AN EARLY RETIREMENT AND/OR JOINT AND SURVIVOR REDUCTION APPLIES TO YOUR BENEFIT.

This pension credit increase does not apply to participants who retired on a Vested Pension or to Surviving Spouses.

THE PENSION, HOSPITALIZATION AND BENEFIT PLAN OF THE ELECTRICAL INDUSTRY – WELFARE TRUST FUND

AUTISM ASSISTANCE PROGRAM: EFFECTIVE JULY 1, 2019, AN AUTISM ASSISTANCE PROGRAM WILL BE MADE AVAILABLE TO PROVIDE ADVICE AND INFORMATION TO PARENTS OF A CHILD WITH AUTISM.

MagnaCare's "Evaluaid" Program is a care management program that provides services that can help improve quality of life. This program will be expanded to support families seeking information related to Autism. A personal care coordinator will be available to guide participants to available resources and community programs. More information will be provided at a later date about this benefit.

PRESCRIPTION SAFETY GLASS BENEFIT: EFFECTIVE APRIL 10, 2019, AN ANNUAL STAND-ALONE PRESCRIPTION SAFETY GLASS BENEFIT (OCCUPATIONAL OR RECREATIONAL) IS COVERED AT JENA OPTICAL AND GVS UP TO A VALUE OF \$200. THE \$200 STAND-ALONE PRESCRIPTION SAFETY GLASS BENEFIT IS AVAILABLE ONLY TO THE ACTIVE PARTICIPANT MEMBER AND DEPENDENT CHILDREN. THE PLAN WILL CONTINUE TO PAY UP TO \$125 FOR GLASSES OR CONTACTS AS PART OF THE ANNUAL VISION BENEFIT.

INFERTILITY COVERAGE BENEFIT: EFFECTIVE JULY 1, 2019, THE PLAN WILL PROVIDE COVERAGE FOR EXPENSES RELATED TO IN VITRO FERTILIZATION, INTRA-UTERINE AND ARTIFICIAL INSEMINATION PROCEDURES. THE PLAN WILL PAY 50% OF THE COST OF AN INFERTILITY CYCLE UP TO \$10,000 FOR MEDICAL EXPENSES AND UP TO \$4,000 FOR PRESCRIPTION DRUGS WITH A LIFETIME LIMIT OF FOUR CYCLES. THE PLAN WILL PAY FOR MEDICAL EXPENSES AND PRESCRIPTION DRUGS RELATED TO INFERTILITY TREATMENT RETROACTIVE TO APRIL 10, 2019. MORE INFORMATION WILL BE PROVIDED AT A LATER DATE ABOUT THIS BENEFIT.

The infertility coverage benefit requires pre-certification through MagnaCare and is available to active participant and spouse only. This benefit remains subject to Plan rules and limitations.

**CO-PAYMENT INCREASE WHEN A PHYSICAL EXAM IS NOT COMPLETED:
ALL ACTIVE AND NON-MEDICARE RETIRED PARTICIPANT MEMBERS WHO DO NOT HAVE A PHYSICAL EXAM BY OCTOBER 10, 2020 WILL HAVE THEIR CO-PAYMENT INCREASED FROM \$35 TO \$50. THIS PHYSICAL EXAM REQUIREMENT DOES NOT APPLY TO SPOUSES OR DEPENDENT CHILDREN. THIS INCREASE WILL APPLY TO ALL SERVICES THAT CO-PAYMENTS CURRENTLY APPLY TO SUCH AS OFFICE VISITS, DIAGNOSTIC RADIOLOGY AS WELL AS PHYSICAL, OCCUPATIONAL AND OTHER THERAPIES RENDERED ON OR AFTER OCTOBER 10, 2020.**

WAGE REPLACEMENT DAY:

EFFECTIVE APRIL 10, 2019, COVERED PARTICIPANTS IN THE DIVISIONS LISTED BELOW SHALL BE ENTITLED TO BE REIMBURSED FOR A DAY'S PAY BASED ON A STRAIGHT TIME CONTRACTUAL RATE FROM THE WELFARE PLAN WHEN HE OR SHE TAKES OFF A DAY FROM WORK TO GO FOR A PHYSICAL EXAM AND LOSES A DAY'S PAY PURSUANT TO THE PLAN RULES. DIVISIONS COVERED INCLUDE: 'A', 'M', 'MIJ', APPRENTICE, 'M' HELPERS, ADM, EXPEDITOR, RE & RW, TELEDATA, 'J' AND OUTSIDE LINEMEN.

Covered participant members may apply for one medical exam day benefit. Documentation from the physician and paystub must be submitted with a completed application signed by the participant and the employer which can be found on the Joint Industry Board website at www.jibe.org.

JIB MEDICAL, PC: EFFECTIVE JULY 1, 2019, JIB MEDICAL CO-PAYMENTS WILL BE INCREASED FROM \$5 TO \$15 FOR ALL VISITS, EXCEPT THE ANNUAL PHYSICAL AND OTHER PREVENTATIVE CARE SERVICES AT THE JIB MEDICAL CENTER.

This \$15 co-payment at JIB Medical applies to all non-preventative services for which co-payments apply outside JIB Medical which includes but is not limited to office visits, diagnostic radiology and ultrasound. This \$15 co-payment does not apply to immunizations, laboratory work, routine eye exams or services provided by the JIB Optical Department.

The maximum number of co-payments will not exceed two per visit. This co-payment applies to all active and non-Medicare retired participants and their eligible dependents.

THE DENTAL PLAN OF THE ELECTRICAL INDUSTRY

****Please note that these changes do not apply to the Dental Plan of the Elevator Industry.***

DENTAL IMPLANT AND PROSTHETIC COVERAGE: EFFECTIVE MAY 1, 2019 DENTAL IMPLANT COVERAGE WILL INCREASE FROM \$1,000 TO \$1,500 PER IMPLANT AND THE TOTAL ANNUAL PROSTHETIC CAP WILL INCREASE FROM \$4,000 TO \$6,000.

Other annual maximums and limits (including orthodontics) remain unchanged.

VACATION PLAN MODIFICATION

VACATION PLAN MODIFICATION: EFFECTIVE MAY 1, 2019 MEMBERS EMPLOYED UNDER THE 2019 NYC CONSTRUCTION COLLECTIVE BARGAINING AGREEMENT OR THE 'J' DIVISION COLLECTIVE BARGAINING AGREEMENT WHO ARE ENTITLED TO THREE OR MORE WEEKS OF VACATION CAN TAKE ONE VACATION WEEK IN DAYS WITH THE PRIOR APPROVAL OF THE EMPLOYER SUBJECT TO RULES TO BE ESTABLISHED.

The Vacation Plan form can be found on the Joint Industry Board website at www.jibe.org.

THE HEALTH REIMBURSEMENT ACCOUNT PLAN OF THE ELECTRICAL INDUSTRY

HRA DEBIT CARD: AN ACTIVE PARTICIPANT WITHIN THE HRA PLAN WILL BE ABLE TO UTILIZE A DEBIT CARD TO MAKE ALLOWABLE PAYMENTS UNDER THE PLAN'S PROVISIONS. EXAMPLES INCLUDE CO-PAYMENTS AT THE DOCTOR'S OFFICE, PHARMACY AND OTHER FACILITIES THAT ACCEPT DEBIT CARDS. IN ADDITION, THESE PARTICIPANTS WILL HAVE THE ABILITY TO SUBMIT FORMS EITHER ELECTRONICALLY OR IN PAPER FORMAT TO A THIRD PARTY PROVIDER FOR REIMBURSEMENT OUTSIDE OF THE DEBIT CARD. A MONTHLY COST OF THE DEBIT CARD SERVICE WILL BE DEDUCTED FROM THE PARTICIPANT'S ACCOUNT. MORE INFORMATION WILL BE PROVIDED AT A LATER DATE ABOUT THIS BENEFIT.

Currently, retired participants with an HRA account balance will continue to submit claims in paper format to the Joint Industry Board of the Electrical Industry.

THE LEGAL SERVICES PLAN OF THE ELECTRICAL INDUSTRY

THE LEGAL SERVICES PLAN WILL BE MODIFIED EFFECTIVE JULY 1, 2019 TO EXPAND BENEFITS FOR ACTIVE PARTICIPANTS AND WILL RETAIN THE SERVICES OF FELDMAN, KRAMER & MONACO, PC AS THE SERVICE PROVIDER.

Under the new format, the Plan will pay a per month, per participant fee to the service provider to provide legal services to the active participants. The legal services available to participants will be expanded. All participants will receive a W-2 form for the year for the cost of this benefit which will be approximately \$48 annually regardless of whether or not you use the Legal Services Plan. If the participant uses the Legal Services Plan, there will be no other tax consequences.

Retired participants will still be covered by the Plan for the same benefits under the rules of the Plan in effect prior to April 10, 2019 and will only receive a W-2 form if they use the Legal Services benefit.

This benefit remains subject to Plan rules and limitations. More information will be provided at a later date about this benefit.

******* NEW CHANGE OF ADDRESS PROCESS *******

AS PART OF AN EFFORT TO IMPROVE SERVICES TO OUR PARTICIPANTS, THE JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY WILL BE ROLLING OUT AN ONLINE PROCESS TO UPDATE CHANGE OF ADDRESS REQUESTS. IT WILL NO LONGER BE NECESSARY TO COME TO THE JOINT INDUSTRY BOARD OR TO MAIL IN WRITTEN REQUESTS FOR A CHANGE OF ADDRESS. WHEN YOU SUBMIT YOUR CHANGE OF ADDRESS ON THE WEBSITE, IT WILL BE PROCESSED, PLUS YOU WILL RECEIVE A CONFIRMATION EMAIL AFTER THE CHANGE HAS BEEN MADE AS LONG AS YOUR EMAIL ADDRESS IS ON FILE. MORE INFORMATION WILL BE PROVIDED AT A LATER DATE ABOUT THIS PROCESS.

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 for each plan that it applies. This announcement contains only highlights of certain features of the following Plans effective on or after April 10, 2019:

- *Pension, Hospitalization and Benefit Plan of the Electrical Industry –Pension Trust Fund*
- *Pension, Hospitalization and Benefit Plan of the Electrical Industry –Welfare Trust Fund*
- *Health Reimbursement Account Plan of the Electrical Industry*
- *Dental Benefit Fund of the Electrical Industry*
- *Legal Services Plan of the Electrical Industry*
- *Deferred Salary Plan of the Electrical Industry (Vacation Plan modification)*
- *Additional Security Benefits Plan of the Electrical Industry (Vacation Plan modification)*
- *Vacation, Holiday and Unemployment Plan of the Electrical Industry (Vacation Plan modification)*

Please note that the Trustees of the above-referenced Plans reserve the right to make additional changes to these Plans at any time.

Receipt of this announcement does not confer or guarantee eligibility for benefits.

If you have any questions concerning any of these changes, please contact the applicable departments at the numbers listed below:

Pension	(718) 591-2000, ext. 1280
Annuity, HRA, DSP, ASBP	(718) 591-2000, ext. 2222
Hospitalization	(718) 591-2000, ext. 1350
Prescription Drug, Dental, VHUP	(718) 591-2000, ext. 2491
Legal Services	(718) 591-2000, ext. 1397
JIB Medical, PC	(718) 591-2000, ext. 2014

Sincerely,

Joint Industry Board of the Electrical Industry