

**EMPLOYEES SECURITY FUND
OF THE ELECTRICAL PRODUCTS INDUSTRIES**

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October 2023

Established 1944
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RE: ESF Plan Benefit Changes Effective January 1, 2024

Dear Participant,

Due to the ever-increasing cost of health care and prescription drugs, the Trustees of the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan (“ESF”) have adopted the following copayment changes for health care services received and prescription drugs filled on or after January 1, 2024.

Prescription Drug Plan: Plan “C”, Plan “A” and Retiree Plan

- **Generic Drugs: \$20/\$70**
(Retail Pharmacy up to 34-Day Supply/Mail Order 90-Day Supply)*
- **Preferred Brand-Name (Formulary) and Specialty Drugs: \$35/\$115**
(Retail Pharmacy up to 34-Day Supply/Mail Order 90-Day Supply)*
- **Non-Preferred Brand-Name Drugs (Non-Formulary): \$60/\$185**
(Retail Pharmacy up to 34-Day Supply/Mail Order 90-Day Supply)*

**You will pay the same mail order co-payment regardless of whether the quantity is 90 days or a lesser amount.*

Health Plan: Active Plan “C” only

- EKG/EEG/EMG (Diagnostic): **\$115**
- Lab/Pathology: **\$45**

A copayment of **\$75** will apply to the following services:

- Specialist/Urgent Care Visit
- Outpatient/Mental/Behavior/Substance Abuse Visit
- Radiology/X-ray/Ultrasound (Diagnostic)

A copayment of **\$155** will apply to the following services:

- Office Surgery/Surgical Centers
- Emergency Room (waived if admitted)
- Ambulance
- MRI/CT/PET Scan (Diagnostic)

A copayment of **\$395** will apply to the following services:

- Outpatient Hospital (Facility)
- Outpatient Surgery

A copayment of **\$790** will apply to the following services:

- Hospital Stay
- Inpatient Mental/Behavior (In-patient substance abuse rehabilitation copayment remains at \$0)
- Hospice (Inpatient only)

Note: Copayments for Primary Office Visit \$50 and Telehealth \$30 will remain the same. Active participants will receive new MagnaCare and Empire BCBS identification cards in mid-December.

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

MagnaCare Dedicated ESF Customer Service Dept. Medical Benefit Plan Changes – Professional Services	(800) 548-0138
Empire BCBS Customer Service Department Hospital Benefit Plan Changes – In/Outpatient Hospital	(844) 243-5566
Express Scripts, Inc. Prescription Drug Benefits Plan Changes	(800) 818-0883

Sincerely,

Trustees of the Employees Security Fund of the Electrical
Products Industries Health and Welfare Plan

“Grandfathered” Plan Status

The Employees Security Fund of the Electrical Products Industries Health and Welfare Plan 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 Joint Industry Board of the Electrical Industry at 718-591-1100. 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.

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.