

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

158-11 HARRY VAN ARSDALE JR. AVENUE • FLUSHING, N.Y. 11365
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December 2024

RE: ESF Plan C Benefit Changes at JIB Medical P.C. Effective March 1, 2025

Dear Active Participant,

The Trustees of the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan ("ESF") have approved to expand the care that you, your eligible spouse and your dependent children ages 18-26 (if applicable) may receive at JIB Medical P.C. ("JIB Medical"). Currently the ESF Plan only allows an annual diagnostic exam and testing at JIB Medical.

Effective March 1, 2025 active participants, their eligible spouses and their eligible dependent children ages 18-26 will now be able to receive follow-up care after an annual diagnostic exam and schedule sick visits at the JIB Medical Dept. A reduced copayment of \$25 will apply to non-preventive and sick care visits.

You may begin calling the JIB Medical Dept. now to schedule appointment dates on or after Saturday, March 1, 2025. The phone number to call is 718-591-2014 to schedule an appointment or if you have any other questions.

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.

Established 1944
HARRY VAN ARSDALE JR.
Founder

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