

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

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November 2023

**Important Information for all ESF Plan "C" Participants and their Eligible Dependents**

**Diabetic Supply Coverage**

Dear Participant:

The Trustees of the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan ("ESF") had amended the Plan's exclusion to allow for coverage of certain durable medical equipment (DME) to treat diabetes for a trial period of three years effective January 1, 2021 through December 31, 2023. The Trustees have decided to continue coverage of diabetic supplies permanently effective January 1, 2024.

**Coverage of diabetic supplies will require pre-approval by MagnaCare's Medical Management Department and will only be covered when obtained by in-network providers.** When medically necessary, eligible participants may be covered for the following diabetic supplies:

- Blood sugar monitors, blood sugar test strips, lancet devices, lancets, and glucose control solutions for participants with diabetes, whether or not they use insulin.
- Insulin pumps and pump supplies (insulin used in the pump will continue to be covered by Express Scripts, Inc.) for participants with diabetes who meet certain requirements. *(Check with MagnaCare to see if you meet the requirements).*
- Participants with diabetes who use insulin may be able to get up to 300 test strips and 300 lancets every three months. Participants with diabetes who don't use insulin may be able to get up to 100 test strips and 100 lancets every three months. If your doctor says it is medically necessary, you may obtain additional quantities of testing supplies. *(Additional documentation is required).*
- Continuous glucose monitors (CGM) that are classified as "therapeutic CGMs." There are specific criteria a participant must meet in order to be eligible for coverage for therapeutic CGMs and associated supplies. *(Check with your health care provider and MagnaCare to see if you qualify).*

**You or your health care provider may call the MagnaCare ESF dedicated line at 1-800-352-6465 with any questions or concerns.**

Established 1944  
HARRY VAN ARSDALE JR.  
Founder

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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](http://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.