

IMPORTANT NOTICE ABOUT YOUR BENEFIT PLAN

December 2025

To Plan Participants:

This notice summarizes important changes to the NECA/IBEW Family Medical Care Plan. If you have any questions regarding the changes summarized in this Summary of Material Modifications ("SMM"), you should contact the Benefits Office. Please keep a copy of this SMM with your Summary Plan Description for future reference.

Vision Benefits *(If applicable)*

Effective January 1, 2026, if your Plan includes Vision Benefits with the FMCP, a number of in-network vision benefits will be enhanced. Your individual frame and contact lenses allowances per calendar year shall be as follows:

- | | |
|---|---------|
| - Retail Frame Allowance | (\$200) |
| - Featured Frame Brand Allowance | (\$250) |
| - Costco Frame Allowance | (\$110) |
| - Elective Contact Lenses in lieu of lenses/ frames | (\$250) |

The Plan is also adding "**Protec Safety Plan**," which will allow for greater savings potential to you along with increased network accessibility to Visionworks providers (not available at Retail Chains or Costco Optical).

Finally, several lens enhancement out-of-pocket costs have been reduced, including the cost of Light-Reactive Lenses (\$25), Routine Retinal Screening (up to \$20 copay), and UV Protection (covered in full).

Working Spouse Rule

Effective January 1, 2026, the Working Spouse Rule is removed from the Plan.

Member Assistance Program

Effective January 1, 2026, the FMCP will implement a Member Assistance Program (MAP). MAP will offer concierge-level service that is available 24 hours per day, seven days per week, 365 days per year. These services will include:

- Masters' level clinician available for crisis support;
- Identity theft protection (Norton LifeLock);
- Confidential counseling (four (4) sessions per issue per 12-month period);
- Attorney consultation & legal resources (30 min consultation per issue per 12-month period);

- Financial consultation & website resources (Unlimited telephonic consultation);
- Emotional wellbeing resources; and
- Work-life resources, such as childcare, elder care and caregiver support.

For more information, please visit www.anthemcap.com/FMCP or call 844-509-1470 to access these services.

Fund Trustees

Below is a list of the Plan's current Trustees as of December 1, 2025.

Kenneth Cooper

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Please keep this notice with your Summary Plan Description booklet for future reference.

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