



SOUTHERN CALIFORNIA IBEW - NECA ADMINISTRATIVE CORPORATION

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## SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND – Retiree Health Plan

### Important Notice to Participants

October 1, 2021

Dear Participant:

The Board of Trustees is pleased to inform you that the SPD will be amended to reflect changes in the Retiree Health Plan prescription drug and Medicare Supplement Plan benefits effective **January 1, 2022**.

**Prescription Drug** - The self-funded mandatory generic prescription drug benefit program through Citizens Rx will be terminated and replaced by insured prescription drug benefits through the Kaiser Permanente and UnitedHealthcare medical plans. The co-payments will not change. The new Early Retiree medical and prescription drug Summary of Benefits (SBC) and the Evidence of Coverage (EOC) documents are available on the Trust Funds' website at [www.scibew-neca.org](http://www.scibew-neca.org).

**Medicare Supplement Plan** - The Medicare Supplement Plan will be terminated. Individuals currently enrolled in the Medicare Supplement Plan will be transitioned to the UnitedHealthcare Medicare Advantage Out-Of-Area Plan. The UnitedHealthcare Medicare Advantage Plan (referred to as the "MAPD Out-Of-Area Plan"), provides extensive coverage to participants that reside outside of the HMO Plan service areas. A description of the UnitedHealthcare MADP Out-Of-Area Plan is available on the Trust Funds' website at [www.scibew-neca.org](http://www.scibew-neca.org). Individuals must complete an enrollment form in order to be enrolled in the UnitedHealthcare MADP Out-Of-Area Plan. These forms will be mailed to the affected individuals to complete. Forms can be located on the Trust Funds' website at [www.scibew-neca.org](http://www.scibew-neca.org) or at the Administrative Office. Completed forms are due at the Administrative Office by December 1, 2021..

**NOW THEREFORE**, effective January 1, 2022, the SPD is amended as follows:

1. All references in the SPD appearing at Article 1, **Introduction**, Article 2, **Summary of Benefits**, Article 4, **Medical Coverage**, Article 5, **Mandatory Generic Prescription Drug Plan**, Article 8, **Benefits for Disabled Retirees as of April 1, 2017**, subsections 8.1 and 8.2, Article 9, **Important Federal Laws**, and Article 10, **Plan Amendment Procedures and Disclosure Information**, and elsewhere in the SPD are amended by removing "Citizens Rx".
2. Article 1, subsection 1.3, third paragraph is amended by providing clarification of the language in the following paragraph to refer to claims and appeals for claims incurred prior to January 1, 2022.

"Citizens Rx is a claims fiduciary and handles prescription drug claims and appeals under its claims and appeals rules for claims and appeals for claims incurred prior to January 1, 2022. Citizens Rx will decide appeals and obtain independent medical reviews requested by Participants. Citizens Rx will use an IMR company licensed in the State of California. Participants will be notified in writing of any adverse determinations within the time required by federal law and regulations.

3. Article 2, subsection 2.1.1 is amended to read as follows:

Retirees Under Age 65 and not eligible or enrolled in Medicare

**Benefit Options**

Southern California residents may choose one of the options if you reside in the geographical jurisdiction as defined by the HMO you select.

	<b>Benefit Options</b>	<b>Prescription Drug Benefits</b>
Option 1	Kaiser Permanente HMO	Kaiser Permanente Prescription Drug Plan
Option 2	UnitedHealthcare HMO	UnitedHealthcare Prescription Drug Program

**Summary of Benefits**

Early Retirees (Under Age 62 and not eligible or enrolled in Medicare)

<b>Prescription Drugs</b>		
	Kaiser HMO	UnitedHealthcare HMO *
Retail Pharmacy: Generic	\$0 co-payment Up to a 100-day supply	\$0 co-payment Up to a 30-day supply
Retail Pharmacy: Brand - Formulary	\$10 co-payment Up to a 30-day supply	\$10 co-payment Up to a 30-day supply
Retail Pharmacy – Brand-Non-Formulary	N/A	N/A
Mail Order: Generic	\$0 co-payment Up to a 100-day supply	\$0 co-payment Up to a 90-day supply
Mail Order: Brand - Formulary	\$20 co-payment Up to a 100-day supply	\$20 co-payment Up to a 90-day supply
Mail Order – Brand – Non-Formulary	N/A	N/A

4. Article 7, **Medicare Supplement Plan Prior to January 1, 2016** is deleted in its entirety. All participants enrolled in this Plan will be transitioned to the UnitedHealthcare Group Medicare Advantage-Out-of-Area Retiree Plan of benefits effective for services on or after January 1, 2022.

All other terms and conditions of the Plan shall remain in full force and effect.

***This Notice is a Summary of Material Modifications ("SMM") within the meaning of section 104 of the Employee Retirement Income Security Act of 1974. An SMM describes changes to the information provided in the most recent SPD. The SMM describes important changes to the Plan effective as of the date listed above. Please keep this SMM with your SPD for future reference. Please contact the Plan Office if you would like to request a copy of the Plan document, SPD or any SMM relating to the Plan.***

**AMENDMENT NO. 5**  
**TO THE SOUTHERN CALIFORNIA**  
**IBEW-NECA HEALTH TRUST FUND RETIREE HEALTH PLAN**  
**(RESTATED AS OF SEPTEMBER 1, 2017)**

This Amendment to the Southern California IBEW-NECA Health Trust Fund, Retiree Health Plan *Summary Plan Description* (“SPD”) (restated as of February 1, 2018, as amended), is made by the Board of Trustees of the Southern California IBEW-NECA Health Trust Fund (“Board of Trustees”) with reference to the following facts and circumstances:

- A. The Board of Trustees wishes to amend the SPD to reflect the termination of the self-funded mandatory generic prescription drug program managed by Citizens Rx and implement the insured prescription drug programs under the Kaiser Permanente and United HealthCare HMO Plans effective for claims and appeal of claims incurred on and after January 1, 2022.
- B. The Board of Trustees wishes to amend the SPD to reflect the termination of the Medicare Supplement Plan and enroll all participants in the UnitedHealthcare Medicare Advantage Plan (referred to as the “Out-Of-Area Plan”).
- C. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

**NOW THEREFORE**, effective January 1, 2022, the SPD is amended as follows:

1. All references in the SPD appearing at Article 1, **Introduction**, Article 2, **Summary of Benefits**, Article 4, **Medical Coverage**, Article 5, **Mandatory Generic Prescription Drug Plan**, Article 8, **Benefits for Disabled Retirees as of April 1, 2017**, subsections 8.1 and 8.2, Article 9, **Important Federal Laws**, and Article 10, **Plan Amendment Procedures and Disclosure Information**, and elsewhere in the SPD are amended by removing “Citizens Rx”.
2. Article 1, subsection 1.3, third paragraph is amended by providing clarification of the language in the following paragraph to refer to claims and appeals for claims incurred prior to January 1, 2022.

“Citizens Rx is a claims fiduciary and handles prescription drug claims and appeals under its claims and appeals rules for claims and appeals for claims incurred prior to January 1, 2022. Citizens Rx will decide appeals and obtain independent medical reviews requested by Participants. Citizens Rx will use an IMR company licensed in the State of California. Participants will be notified in writing of any adverse determinations within the time required by federal law and regulations.

3. Article 2, subsection 2.1.1 is amended to read as follows:

Retirees Under Age 65 and not eligible or enrolled in Medicare

***Benefit Options***

Southern California residents may choose one of the options if you reside in the geographical jurisdiction as defined by the HMO you select.

Benefit Options		Prescription Drug Benefits
Option 1	Kaiser Permanente HMO	Kaiser Permanente Prescription Drug Plan
Option 2	UnitedHealthcare HMO	UnitedHealthcare Prescription Drug Program

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Prescription Drugs		
	Kaiser HMO	UnitedHealthcare HMO *
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4. Article 7, **Medicare Supplement Plan Prior to January 1, 2016** is deleted in its entirety. All participants enrolled in this Plan will be transitioned to the UnitedHealthcare Group Medicare Advantage-Out-of-Area Retiree Plan of benefits effective for services on or after January 1, 2022.

All other terms and conditions of the Plan shall remain in full force and effect.

Executed this 9 day of September, at Pasadena, California.

**BOARD OF TRUSTEES  
 SOUTHERN CALIFORNIA IBEW-NECA  
 HEALTH TRUST FUND**

By:   
 James Willson, Chairman

By:   
 Joël Barton, Secretary