

# I.B.E.W. LOCAL No. 25 HEALTH & BENEFIT FUND

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## AMENDMENT TO THE SUMMARY PLAN DESCRIPTION FOR THE I.B.E.W. LOCAL 25 HEALTH AND BENEFIT FUND NOVEMBER 2023

BY THIS AGREEMENT, the Summary Plan Description is hereby amended in the following particulars, effective January 1, 2024 (you can access the full Summary Plan Description on the EIB website at [www.eibofli.com](http://www.eibofli.com)):

1. Under the section labeled PRESCRIPTION DRUG PROGRAM, the line item labeled “ SPECIALTY PHARMACY PRESCRIPTION DRUGS” is deleted in its entirety and the following is inserted in lieu thereof:

BENEFIT PROVISIONS	IN-NETWORK PROVIDERS	OUT-OF-NETWORK PROVIDERS
Specialty Drugs	20% coinsurance	Not covered
<b>Special Limitation – See “Specialty Drugs” entry under “Exclusions” for more information.</b>		

2. Under the heading EXCLUSIONS, a new entry entitled “Specialty Drugs” is inserted and shall read as follows:

**Specialty Drugs.** The full amount charged or otherwise payable for any Specialty Drug for which another source of payment is available, including but not limited to manufacturer and copay assistance programs. For clarity, this exclusion applies to the full amount charged or otherwise payable by the Plan for any such drug, not just the amount of alternate assistance potentially available, and applies regardless of whether such alternate assistance is received or pursued.

3. Under DEFINITIONS, a new section is added, and the following inserted within such section:

**Specialty Drugs** Specialty medications are typically injectable medications administered either by you or a healthcare professional, and they often require special handling. These medications treat complex conditions, such as anemia, hepatitis C, multiple sclerosis, asthma, growth hormone deficiency and rheumatoid arthritis.

4. Under the heading Administration of Plan, the following language is added within such section:

**Discretionary Authority** – The Plan is administered by the Board of Trustees of I.B.E.W. Local 25 Health and Benefit Fund, in accordance with the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). The Board of Trustees

shall have sole, full and final discretionary authority to interpret all Plan provisions, including the right to remedy possible ambiguities, inconsistencies and/or omissions in the Plan and related documents; to make determinations regarding issues relating to eligibility for benefits and payment of claims and permissible expenses from plan assets; to develop and enforce rules it deems necessary or proper for the efficient administration of the Plan; to decide disputes that may arise relative to a Participant's rights; and to determine all questions of fact and law arising under the Plan.

Without limiting the generality of the foregoing, as it relates to Specialty Drugs, the Fund Manager is specifically directed on a case by case basis, in a non-discriminatory fashion and when it finds that doing so is in the best interest of the Participant, is consistent with discharging its duties with respect to the Plan for the exclusive purpose of providing benefits to Participants (and their beneficiaries), and is not unduly burdensome to the Plan, to present a drug for payment which may otherwise be excluded under the Plan's "Specialty Drugs" exclusion. Such payment is subject to all other Plan limitations herein.

The Trustees hereby certify that the aforementioned resolutions were adopted by the I.B.E.W. Local 25 Health & Benefit Fund.

**SINCERELY,  
BOARD OF TRUSTEES OF THE  
I.B.E.W. LOCAL 25 HEALTH & BENEFIT FUND**

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James Kennedy  
William Miller  
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**LABOR TRUSTEES**

Christopher Callahan  
Kevin Casey  
Ryan Casey  
Joshua Margolis

**FUND MANAGER**

Rosa Arreaga-Negron