

EMPLOYEES SECURITY FUND OF THE ELECTRICAL PRODUCTS INDUSTRIES

158-11 HARRY VAN ARSDALE JR. AVENUE, FLUSHING, N.Y. 11365 • TEL (718) 591-1100 • FAX (718) 591-4200 • www.jibe.org

December 2012

Established 1944

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LUIS RESTREPO

To: All Participants in the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan (Plan A):

The Affordable Care Act prohibits health plans from applying dollar limits below a specific amount on coverage for certain benefits. This year, if a plan applies a dollar limit on the coverage it provides for certain benefits in a year, that limit must be at least \$2 million.

Your health coverage, offered by the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan (Plan A), does not meet the minimum standards required by the Affordable Care Act described above. Your coverage has annual limits of \$5,000 per family for prescription drug coverage, \$400 a day for up to 120 days per person for inpatient hospitalization, and \$1,500 per person on pediatric dental care.

This means that your health coverage might not pay for all of the health care expenses you incur. For example, a stay in hospital costs around \$1,853 per day. At this cost, your insurance would only pay for up to \$400 a day for up to 120 days.

Your health plan has requested that the U.S. Department of Health and Human Services waive the requirement to provide coverage for certain key benefits of at least \$2 million this year. Your health plan has stated that meeting this minimum dollar limit this year would result in a significant increase in your premiums or a significant decrease in your access to benefits. Based on this representation, the U.S. Department of Health and Human Services has



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waived the requirement for your plan until December 31, 2013.

If you are concerned about your plan's lower dollar limits on key benefits, you and your family may have other options for health care coverage. For more information, go to: www.HealthCare.gov.

If you have any questions or concerns about this notice, contact the Joint Industry Board of the Electrical Industry at 158-11 Harry Van Arsdale Jr. Ave., Flushing, N.Y. 11365, (718) 591-2000.

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LUIS RESTREPO

December 2012

To: All Participants in the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan (Plan C)

The Affordable Care Act prohibits health plans from applying dollar limits below a specific amount on coverage for certain benefits. This year, if a plan applies a dollar limit on the coverage it provides for certain benefits in a year, that limit must be at least \$2 million.

Your health coverage, offered by the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan (Plan C), does not meet the minimum standards required by the Affordable Care Act described above. Your coverage has annual limits of \$5,000 per family for prescription drug coverage and \$1,500 per person on pediatric dental care.

This means that your health coverage might not pay for all of the health care expenses you incur.

Your health plan has requested that the U.S. Department of Health and Human Services waive the requirement to provide coverage for certain key benefits of at least \$2 million this year. Your health plan has stated that meeting this minimum dollar limit this year would result in a significant increase in your premiums or a significant decrease in your access to benefits. Based on this representation, the U.S. Department of Health and Human Services has waived the requirement for your plan until December 31, 2013.



If you are concerned about your plan's lower dollar limits on key benefits, you and your family may have other options for health care coverage. For more information, go to: www.HealthCare.gov.

If you have any questions or concerns about this notice, contact the Joint Industry Board of the Electrical Industry at 158-11 Harry Van Arsdale Jr. Ave., Flushing, N.Y. 11365, (718) 591-2000.

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LUIS RESTREPO

December 2012

To: All Participants in the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan (Retiree Coverage)

The Affordable Care Act prohibits health plans from applying dollar limits below a specific amount on coverage for certain benefits. This year, if a plan applies a dollar limit on the coverage it provides for certain benefits in a year, that limit must be at least \$2 million.

Your health coverage, offered by the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan (Retiree Coverage), does not meet the minimum standards required by the Affordable Care Act described above. Your coverage has annual limits of \$5,000 per family for prescription drug coverage and \$1,500 per person on pediatric dental care.

This means that your health coverage might not pay for all of the health care expenses you incur.

Your health plan has requested that the U.S. Department of Health and Human Services waive the requirement to provide coverage for certain key benefits of at least \$2 million this year. Your health plan has stated that meeting this minimum dollar limit this year would result in a significant increase in your premiums or a significant decrease in your access to benefits. Based on this representation, the U.S. Department of Health and Human Services has waived the requirement for your plan until December 31, 2013.



If you are concerned about your plan's lower dollar limits on key benefits, you and your family may have other options for health care coverage. For more information, go to: www.HealthCare.gov.

If you have any questions or concerns about this notice, contact the Joint Industry Board of the Electrical Industry at 158-11 Harry Van Arsdale Jr. Ave., Flushing, N.Y. 11365, (718) 591-2000.