

EMPLOYEES SECURITY FUND OF THE ELECTRICAL PRODUCTS INDUSTRIES

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Established 1944

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May 2021

IMPORTANT NOTICE: TO ALL ACTIVE ESF PLAN 'C' ELIGIBLE PARTICIPANTS

Enclosed please find the following:

- **Summary of Benefits and Coverage for the ESF:** The Patient Protection and Affordable Care Act ("PPACA") requires group health plans, such as the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan ("ESF"), to furnish participants with a Summary of Benefits and Coverage or "SBC." The Summary of Benefits and Coverage is a 6-page summary of material provisions of a health plan in a uniform format.

This document summarizes the key features of the plan, such as covered benefits, cost-sharing provisions, and coverage limitations, coverage examples and exceptions and must conform to the PPACA's required language. **Please note that while such terms as "premiums," "co-insurance" and "deductibles" are required, they do not apply to your plan.**

- **Employees Security Fund Health and Welfare Plan Summary Material Modification Notice** advising participants that the Trustees amended the Plan to allow coverage of certain durable medical equipment to treat diabetes on a one-year trial basis.

For a more complete explanation of your plan's rules, covered benefits, cost-sharing provisions and exclusions, please refer to your Summary Plan Description, a copy of which can be found at www.jibei.org.

You or your health care provider may call the MagnaCare ESF dedicated line at 1-800-548-0138 with any questions or concerns.

Sincerely,

Trustees of the Employees Security
Fund of the Electrical Products
Industries Health and Welfare Plan