



# PENSION HOSPITALIZATION AND BENEFIT PLAN JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY

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HARRY VAN ARSDALE JR.  
Founder

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## RE: Active & Non-Medicare Eligible Participants

Dear Participant:

As previously communicated, an annual deductible will be introduced to the Pension, Hospitalization and Benefit Plan of the Electrical Industry (the "Plan") effective July 1, 2024. You will now be responsible for a deductible of **\$500 per individual** who is covered under the Plan, not to exceed **\$1,000 per family** as of July 1, 2024. Many of our participants have raised questions since learning of the new deductible. It is our hope that this communication will bring clarity to these changes.

### Q. Why is the deductible being introduced to the Plan?

A. Healthcare costs have increased significantly in recent years. The Trustees of the Plan decided to implement the deductible in order to ensure the long-term sustainability of the Plan.

### Q. How does the deductible apply to my claims?

A. Each individual will be responsible for paying the applicable deductible amount before the Plan begins to make payment for covered healthcare services you receive on or after July 1, 2024. The maximum deductible applied to any family is **\$1,000 in 2024**.

### Q. Does the deductible change in 2025?

A. Yes, the deductible will reset on January 1, 2025 at which point each individual will be responsible for paying the first **\$1,000** in healthcare services, not to exceed **\$2,000 per family** before the Plan begins to make payment for covered healthcare services.

### Q. How is a family defined?

A. A family is defined as any participant with one or more dependents (child or spouse) covered under the Plan.

### Q. Does the deductible apply to all services?

A. The deductible is waived for preventive services, prescription drugs, services rendered at JIB Medical and services provided by your primary care physician ("PCP").

A PCP is a healthcare professional who practices general medicine, internal medicine, pediatrics, obstetrics, or gynecology. Co-payment applies to services provided by your PCP, except in the case of Network preventive care which is covered at no cost to you. Further, only a co-payment will apply for Behavioral Health services, Physical Therapy, Telehealth, and MDLive urgent care visits.

**Q. Does the deductible apply to the amount my provider bills or to the MagnaCare negotiated rate?**

A. The deductible applies to the amount allowed by the Plan which includes the Network MagnaCare rate or usual and customary Plan allowance Non-Network services.

**Q. Will the co-payments apply towards the deductible amount?**

A. No, co-payments apply separately and do not accumulate toward satisfying the deductible. Co-payments do however count toward the annual Maximum Out of Pocket (“MOOP”).

**Q. What is the annual Maximum Out of Pocket (MOOP)?**

A. The MOOP is set by the federal government and pertains to the maximum cost an individual or family will pay in the form of a deductible or co-payments for covered Network services before the Plan begins to pay 100% of the costs of covered benefits. The MOOP for 2024 is \$9,450 individual and \$18,900 family.

**Q. What happens once my deductible is satisfied?**

A. All Plan rules and current co-payments will apply once the deductible has been satisfied.

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You may refer to your Summary Plan Description and updating Summaries of Material Modifications for co-payment information and other details. You will receive an updated identification card in the coming days which will include details relating to common benefits.

The Summary Plan Description, updating Summaries of Material Modifications and information captured above along with a more extensive set of FAQs can be found at <https://www.jibe.org/health/phbp-medical-and-rx-plan/> or by logging into your account at [www.mycreatehealth.com](http://www.mycreatehealth.com). You may also download the MyCreateHealth mobile app from the Apple Store or Google Play.

If you have any questions, call MagnaCare Customer Service at 877-624-6210.

Sincerely,  
Trustees of the Pension, Hospitalization  
and Benefit Plan of the Electrical Industry