



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

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of the Electrical Industry

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Dear Medicare Primary Participant,

As a reminder, the Trustees introduced an annual plan deductible on July 1, 2024. The current deductible is:

- **\$750 per Medicare Eligible individual** when PHBP provides benefits secondary to Medicare.
- **\$750** if a Medicare-covered dependent also receives secondary coverage through PHBP.
- **\$1,000** if a dependent has **primary coverage** with PHBP.
- **Family maximum:** No family will pay more than **\$2,000** in total deductibles.

This deductible resets on **January 1, 2026**, and applies based on the date you receive medical services.

- Claims paid in 2026 for services received in 2025 will apply to the **2025 deductible**.
- Your deductible will reset to zero for services received on or after **January 1, 2026**.

For additional details, please review the FAQ document available through:

- **MyCreateHealth mobile app or website**, or
- <https://jibei.org>/ click "**Health**" at the top of the page. Then select PHBP Medical and Rx plan from the dropdown menu. FAQs can be found under the Important Documents section on the right side of the page.

Reminder: Download the **MyCreateHealth app** for easy access to your health plan information.

If you have any questions, call MagnaCare Customer Service: **877.624.6210, Monday to Friday, 9:00 a.m. to 5:00 p.m. ET.**

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

## Important Notice Informing Individuals About Nondiscrimination and Accessibility Requirements Applicable to the Pension, Hospitalization and Benefit Plan of the Electrical Industry

### Discrimination is Against the Law

The Pension, Hospitalization and Benefit Plan of the Electrical Industry ("PHBP") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex (consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2)). The PHBP does not exclude people or treat them less favorably because of race, color, national origin, age or disability or sex.

### The PHBP:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - InWritten information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact the Civil Rights Coordinator of the PHBP.

If you believe that the PHBP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Civil Rights Coordinator, Pension, Hospitalization and Benefit Plan of the Electrical Industry, 158-11 Harry Van Arsdale Jr. Avenue, Flushing, NY 11365, 718-591-2000, 718-380-7741, [membersrecords@jibei.com](mailto:membersrecords@jibei.com). You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available on the PHBP Health Plan page of the Joint Industry Board of the Electrical Industry's website: <https://www.jibei.org/>.