



# IBEW LOCAL 915 HEALTH AND WELFARE FUND

DECEMBER 30, 2020

## IMPORTANT ANNOUNCEMENTS - PLEASE READ CAREFULLY

Dear Participant:

We are pleased to correspond with you at this time to make an important announcement pertaining to your participation and coverage in the IBEW Local 915 Health and Welfare Fund. As we have discussed with you on a number of occasions in the past, one of our primary objectives as Trustees of your Fund is to provide you and your family with the best and broadest plan of benefits possible from the financial resources available to us. With the assistance of our professional advisors, we are constantly exploring ways to make the most efficient use of the Fund's assets.

The primary purpose of this notice is to announce three changes: 1) the expansion of coverage for preventive care benefits, including certain immunizations, 2) an increase to the Fund's dental benefit, and 3) the addition of coverage for the administration of the COVID-19 vaccine. Please familiarize yourself with this information and retain this newsletter for future reference.

### COVERAGE FOR PREVENTIVE CARE BENEFITS EXPANDED

Please be advised that effective January 1, 2021 coverage for preventive services for **all** participants (children and adults) will be expanded under the IBEW Local 915 Health and Welfare Fund. Coverage will only be provided for services rendered by PPO providers under the United Healthcare PPO network. Attached to this notice you will find a list of the Covered preventive services for 2021. Those services will be paid at 100% with no cost-sharing, deductible or co-payment.

### DENTAL BENEFIT IMPROVED

Effective January 1, 2021 the IBEW Local 915 Health and Welfare Fund's calendar year maximum dental benefit per covered person will increase from \$500 to **\$1,000**. Expenses incurred for preventive care such as cleanings, x-rays, etc. will continue to be paid at 100%, while expenses for all other covered services will be paid at 80%, up to the \$1,000 maximum. Please be reminded that participants and/or their covered dependents may opt-out of coverage for this benefit by filing a written, signed request with the Fund office.

### IBEW LOCAL 915 HEALTH AND WELFARE FUND

Administered by:



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Administrators, Incorporated**  
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(continued on reverse)

**COVERAGE ADDED FOR  
ADMINISTRATION OF THE  
COVID-19 VACCINE**

We are pleased to advise you that effective immediately the Fund will provide 100% coverage for the administration of the COVID-19 vaccine. However, it is very important to note that coverage will only be provided for services rendered by providers under the United Healthcare PPO network or participating pharmacies.

We trust you are pleased with these benefit announcements. Should you have any questions regarding the information provided, please feel free to contact the Fund Office at one of the phone numbers listed herein.

Best Regards,

BOARD OF TRUSTEES

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Mr. Randall King, Chairman  
Mr. Roberto Rosa  
Mr. Leon Ward

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Mr. Vance Anderson, Secretary  
Mr. Richard Padilla  
Mr. Tony Grieco

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