

**INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS
LOCAL #38 HEALTH & WELFARE FUND BENEFIT PLAN**

**SEVENTH SUMMARY DESCRIPTION OF MATERIAL MODIFICATION TO
THE MAY 1, 2022 SUMMARY PLAN DESCRIPTION**

MEDICAL COVERAGE OF GENE THERAPY DRUGS

The Board of Trustees wishes to announce the following changes to the “I.B.E.W. Local No. 38 Health and Welfare Summary Plan Description/Plan Document for Active Inside, Residential, and Teledata Electricians” (“SPD”) dated May 1, 2022. This document should be read in conjunction with the SPD, which was provided to you previously. Information contained in this Summary Description of Material Modification (“Summary Description”) supersedes what is contained in the SPD. However, this Summary Description materially modifies only those provisions of the SPD to which it specifically refers. The remaining provisions of the SPD remain unaltered. The changes set forth in this Summary Description of Material Modifications are effective on the date indicated below.

The SPD is amended effective December 4, 2024 to clarify the coverage of gene therapy drugs. As explained below, the Plan provides coverage for gene therapy drugs under the Medical benefit only, and expressly excludes coverage of gene therapy drugs under the Prescription Drug benefit. Accordingly, the coverage of drugs and biologicals under the medical benefit of the Plan set forth in Article IV, Section F, Subsection 8 of the SPD is hereby amended to read as follows:

8. Drugs and Biologicals

You are covered for Prescription Drugs and biologicals that cannot be self-administered and are furnished as part of a Physician’s professional service, such as antibiotics, joint injections, gene therapy drugs, and chemotherapy, in the course of the diagnosis or treatment of a Condition. Other drugs that can be self-administered or that may be obtained under drug coverage, if applicable, are not covered but the administration of the drug may be covered.

Drugs that can be covered under your supplemental Prescription Drug plan need to be obtained under your Pharmacy coverage.

In addition, the exclusions to the Prescription Drug Benefits portion of the SPD located at Limitation (i) and (j) of Article IV, Section G, Subsection 5 are hereby amended to remove limitation (j) and amend limitation (i) to read as follows:

- i. All gene therapy treatments and/or drugs. Such gene therapy treatments and/or drugs are covered as a medical benefit but not under the prescription benefits.

Please keep this notice with your SPD booklet, and if you have any questions regarding this notice, please contact the Fund’s administrative office at 1-216-431-7738.

Pennsylvania Dutch: Fer Hilf griege in Deutsch, ruf 1-216-431-7738 uff.

**Board of Trustees
International Brotherhood of Electrical Workers Local No. 38
Health and Welfare Fund**