

4th DISTRICT IBEW HEALTH FUND

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IMPORTANT NOTICE ABOUT CHANGES TO THE 4TH DISTRICT IBEW

HEALTH AND WELFARE PLAN

August 1, 2009

This Notice explains an important change that is being made to the 4th District IBEW Health Plan. The change to the Plan described in this Notice will be effective immediately. You are urged to carefully review this Notice and address any questions to the Benefit Office or the Board of Trustees. This Notice should be kept with your records of Plan activities.

HEARING AIDS AND AUGMENTATIVE COMMUNICATION DEVICES
FOR COVERED PERSONS AGE 18 AND UNDER

The Trustees have agreed to cover hearing aids and other augmentative communication devices for Covered Persons age 18 and under. Upon satisfying your calendar year deductible, the Fund will pay 80% of the applicable benefits, up to a lifetime maximum of \$1,500 for hearing aid(s) and \$7,500 for augmentative communication device(s). You are then responsible for the remainder of the cost of the item(s); this amount does not apply toward your out-of-pocket maximum.

Example:

Bob's 10 year old son needs an augmentative communication device, which costs \$9,500. Bob's son has met his deductible for the calendar year.

The Plan will cover 80% of the cost of the communication device, up to a maximum of \$7,500.

Bob will be responsible for the remaining amount of \$2,000, which does not count toward his son's out-of-pocket maximum.

\$9,500
-7,500 (Plan's 80% coverage, with a maximum of \$7,500)
\$2,000 (Bob's responsibility after the Plan's maximum coverage; this amount is not applied to his son's out-of-pocket maximum)

AUGMENTATIVE COMMUNICATION DEVICES
FOR COVERED PERSONS AGE 19 AND OVER

Additionally, if the Covered Person in need of an augmentative communication device is age 19 or over, the Fund will pay 80% of the applicable benefit, after the Covered Person has met their calendar year deductible, as long as the device is an eligible expense under Medicare. There is no lifetime maximum for augmentative communication devices if the Covered Person in need is age 19 or over.

DENTAL IMPLANTS

The Trustees have agreed to cover dental implants, subject to the deductible, payment factor and aggregate calendar year maximum under the dental benefits.

The Board invites you to address any questions you may have to the Benefit Office or the Trustees.

Sincerely,

Board of Trustees