IMPORTANT NOTICE ABOUT CHANGES TO THE 4TH DISTRICT IBEW

HEALTH AND WELFARE PLAN

March 1, 2010

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 was effective March 1, 2010. 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.

Speech Therapy

During their February 25, 2010 meeting the Trustees voted to amend the Plan to provide benefits for speech therapy provided to dependent children deemed appropriate without the presence of a medical diagnosis. Such therapy is often proposed for children who may be subject to developmental delay in communication skills. The Plan will pay a maximum of \$1,500 per calendar year for speech therapy not proven necessary as the result of a medical condition. Benefits will be subject to satisfaction of the calendar year deductible and application of the co-payment factors.

The Plan Description is amended at page 2.31 to add item "r." to read:

r. Charges for speech therapy provided to dependent children deemed by the Plan to be in treatment of developmental delay in communication skills, limited to a calendar year maximum of \$1,500.

There will be no change in the benefits payable for medically necessary speech therapy, such as that appropriate following an accident, stroke or a child born with a birth defect.

Sincerely,

Board of Trustees