

**4<sup>th</sup> DISTRICT IBEW HEALTH FUND**

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January 1, 2009

To: All Non-Medicare Participants

Re: Preventable Medical Errors  
Extension of Student Dependent Coverage

Effective January 1, 2009, the Plan has been amended to exclude from coverage the additional costs associated with certain preventable medical errors. The specific preventable medical errors no longer covered are 1) surgery on the wrong patient, 2) surgery on the wrong body part, 3) the performance of the wrong surgical procedure and 4) foreign objects inadvertently left in a patient following surgery.

For example, if surgery is performed on a participant's left knee, when the intended target was the right knee, the right knee surgery would be covered only. The plan would not provide benefits for the left knee surgery which was not necessary.

Likewise, if an appendectomy is performed and it is necessary to later retrieve a sponge left in the patient, only the cost of the original appendectomy would be covered. No benefits would be provided for the cost of surgery to remove the sponge.

Also effective January 1, 2009, coverage for a student who would otherwise lose coverage when they take a medical leave of absence (resulting in loss of student status) will be extended for a maximum period of one year. However, coverage will not be extended beyond the date coverage would otherwise terminate based on the limiting age of 25.

In order to qualify for the extension, the child's physician must certify that the student suffers from a serious medical condition and that the leave of absence from school is medically necessary.

Please retain this notice with your copy of the Summary Plan Description.