

4th District IBEW Health Fund

January 1, 2012

Reduced Benefit Plan Self-Pay Election Option

Qualifying Conditions

1. You must be covered under the Fund for the Building Trades Benefits in Classes BI or SP.
2. You must have a Dollar Bank Balance of \$0 on the Eligibility Determination Date.
3. You must reject the continuation of the Building Trades Benefits in Class SF and reject COBRA.
4. You must pay the required full self-contribution for Flexible Choice Benefits.

Other Conditions

1. Contributions paid by an employer will be applied to your Dollar Bank.
2. Employer contributions will not be applied to reduce the monthly self-contribution amount for Flexible Choice Benefits.
3. Employer contributions will not be applied to allow election of the Building Trades Benefit through self-contribution.
4. Employer contributions will be accumulated in your Dollar Bank until such time as the balance is sufficient to purchase Building Trades Benefits.
5. The maximum period of consecutive full self-contributions remains 15 months. (This includes consecutive coverage months prior to January 1, 2012 for which you made a full-self-contribution to purchase Building Trades Benefits if you elected the Reduced Benefit Plan Self-Pay Election Option effective January 1, 2012.)

Benefit Differences

The table below provides the differences between the Building Trades Benefits and the Flexible Choice Benefits. All benefits not noted below are the same.

| | Building Trades Benefits | Flexible Choice Benefits |
|--|--|----------------------------------|
| Network Calendar Year Deductible | | |
| Individual | \$350 | \$1,050 |
| Family | \$1,050 | \$3,150 |
| Non-Network Calendar Year Deductible | | |
| Individual | \$700 | \$2,100 |
| Family | \$2,100 | \$6,300 |
| Family Out-of-Pocket Cal. Year Maximum | | |
| Network | \$3,750 (includes deductible) | \$5,000 (includes deductible) |
| Non-Network | \$7,500 (includes deductible) | No Limit Applies |
| Dental | 100% Preventive Care and 75% All Other Services | 100% for Preventive Care Only |

Calendar year deductible and out-of-pocket amounts applied while covered under the Building Trades Benefits will be credited to satisfy the calendar year deductible and out-of-pocket amounts of the Flexible Choice Benefits and vice versa.