

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

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**IMPORTANT NOTICE ABOUT CHANGES TO THE 4<sup>TH</sup> DISTRICT IBEW HEALTH PLAN**

July 2012

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This Notice explains an important change that is being made to the 4<sup>th</sup> District IBEW Health Plan, effective immediately, as well as clarifies existing exclusions to the Plan. You are urged to carefully review this Notice and address any questions to the Benefit Office. This Notice should be kept with your records of Plan activities.

**Changes to the Eligibility of Retired Participants  
for Continued Coverage After Retirement**

In light of the challenging economy the last several years, the Board has voted to revise the eligibility for certain retiring plan participants to continue to receive Plan coverage after they retire. Before this change, the Plan allowed retiring plan participants to continue coverage if they had been eligible for benefits for at least 48 of the most recent 60 months. The Board voted to make this continued coverage also available for retiring plan participants who had been eligible for benefits for at least 96 of the most recent 120 months.

An example of how this change would work is as follows:

John, a covered participant is eligible to retire from the industry under a qualified pension plan on December 31, 2012. John worked and was eligible for benefits during each month of the years 2002 through 2010, but he was unable to find work and, therefore, was not eligible for benefits during 2011 or 2012.

**Old Plan:** Assuming John met all of the other requirements to obtain continued coverage, under the previous version of the Plan, John would not be able to obtain continued coverage after his retirement because he was not eligible for benefits for at least 48 of the most recent 60 months. He was eligible for benefits during the years 2008 through 2010 (3 years), but in order to qualify for continued coverage, he was required to have been eligible for benefits for at least 48 months (4 years) of the most recent 60 months (5 years).

**New Plan:** Again, assuming John met all of the other requirements to obtain continued coverage, under the amended Plan John would be able to obtain continued coverage after his retirement because, although he was not eligible for benefits during the years 2011 and 2012, he was eligible for benefits during the years 2002 through 2010. This made John eligible for benefits for at least 96 months (8 years) of the most recent 120 months (10 years).

**Clarification of Exclusions for Marital Therapy, Developmental Disorders,  
Biofeedback, Halfway Houses and Group Homes**

As a note of clarification, the Plan will continue to exclude the following services:

- Psychotherapy, counseling or other services in connection with marital problems, developmental disorders, learning disabilities or mental retardation.
- Hypnotherapy, biofeedback and other forms of self-care or self-help training, and any related diagnostic testing.
- Expenses associated with confinement and services in a halfway house or group home.

If these services have been or will be sought, you will be responsible for 100% of the charges.

Thank you for your participation in the Plan and please feel free to contact the Benefit Office with any questions.

Sincerely,

Board of Trustees