

**AMENDMENT TO THE 4TH DISTRICT IBEW
HEALTH FUND SUMMARY PLAN DESCRIPTION**

PREAMBLE

The Board of Trustees for the 4th District IBEW Health Fund has the authority to modify and amend the Plan as needed to better serve the interests of all Participants and Beneficiaries. The Board of Trustees, after consultation with their administrator and professional advisors, finds it necessary to amend the Plan effective May 1, 2016 to prohibit the assignment of any rights under the Plan by a Plan participant or beneficiary to any third party.

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AMENDMENT

Effective May 1, 2016 the current section entitled "ASSIGNMENT" at 2.30 of the Summary Plan Description shall be replaced in its entirety and amended to read as follows:

ASSIGNMENT

The Plan reserves the right to make payments directly to you. When this occurs, you must pay the provider and the Plan is not obligated to pay additional amounts. You cannot assign your right to receive payment to anyone else nor can you authorize someone to receive your payments for you, including your provider. We will not honor an assignment of your claim to anyone. A direction to pay a provider is not an assignment of any right under this plan or of any legal or equitable right to initiate a court proceeding. Nothing contained in the written description of the Plan's medical coverage shall be construed to make the Plan liable to any third-party to whom a participant may be liable for medical care, treatment or services.

IN WITNESS WHEREOF, the Trustees set their hands this 23rd day of March, 2016.

EMPLOYER TRUSTEES









UNION TRUSTEES






