

4th DISTRICT IBEW HEALTH FUND

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**IMPORTANT NOTICE ABOUT CHANGES TO THE 4TH DISTRICT IBEW
HEALTH FUND
September, 2011**

This Notice explains important changes that are being made to the 4th District IBEW Health Plan. The changes to the Plan described in this Notice will be effective on the date indicated. You are urged to carefully review this Notice and address any questions to the Benefit Office. This Notice should be kept with your benefit booklet.

CHANGES TO THE PLAN'S LIFE INSURANCE AND AD&D POLICY LIMITS

Effective October 1, 2011, the Trustees have agreed to increase the policy limits for the Plan's life insurance and AD&D benefits.

- The life insurance policy benefit to active participants will increase from \$10,000 to \$25,000.
- The AD&D policy limits will increase in accordance with the changes as follows:

Type of Loss	Benefit
Life	\$30,000
Loss of any combination of hand, foot or sight of one eye Loss of speech and loss of hearing Paralysis of both arms and both legs	\$30,000
Loss of an arm permanently severed at or above the elbow Loss of a leg permanently severed at or above the knee	\$22,500
Loss of a hand permanently severed at or above the wrist but below the elbow Loss of a foot permanently severed at or above the ankle but below the knee Loss of sight in one eye Loss of speech or loss of hearing Paralysis of both legs Paralysis of the arm and leg on either side of the body	\$15,000
Loss of the thumb and index finger of same hand Paralysis of one arm or leg	\$7,500

CHANGES TO THE HRA PLAN TO ALLOW FOR BALANCES TO BE FULLY EXHAUSTED

Effective September 1, 2011, the Trustees have agreed to provide more opportunities for participants to fully exhaust their HRA balances. The changes to the HRA Plan are as follows:

- You may continue to remain eligible in the HRA Plan until the first day of the month following the 12-consecutive month period during which your HRA account balance begins and remains at \$0.
- Your debit card will be deactivated when there have been no contributions to the account for 12 months and the account balance is \$0.
- If you cease to be eligible in the 4th District Health Plan, you will be offered COBRA continuation coverage, and your HRA Plan eligibility will continue for as long as you would be covered under COBRA, whether you elect such COBRA coverage.

COMPLICATIONS OF PREGNANCY WILL BE COVERED FOR DEPENDENTS

Effective September 1, 2011, the Plan will continue to exclude coverage for the maternity services of any type of the dependent child of a participant, however the Trustees have agreed to permit coverage for certain complications of a dependent child's pregnancy. A "complication of pregnancy" is now defined in the SPD, and includes certain medical conditions of the dependent pregnant child caused or contributed by the pregnancy, childbirth or related condition. These do not include common symptoms and/or discomforts associated with pregnancy such as spotting, false labor, morning sickness, skin changes, backache, headache, leg cramps, indigestion, constipation/hemorrhoids, or the usual lab/ultrasound tests to monitor status and progression of the pregnancy.

Example #1: Mary is a dependent child of a participant in the Health Fund. She becomes pregnant and the 4th District Health Fund is billed for her routine examinations, lab work and testing. These charges will be denied, as they are routine charges associated with the pregnancy, which are excluded under the Plan.

Example #2: Robin is a dependent child of a participant in the Health Fund. She becomes pregnant and experiences gestational diabetes as a result of the pregnancy. Because this condition is caused by the pregnancy, but is not routine, and it falls within the definition of "complications of pregnancy" under the Health Plan, the medical services pertaining to this condition only will be covered under the Plan. The routine charges associated with this pregnancy will continue to be excluded from the Plan.

Again, the Board invites you to address any questions you may have to the Benefit Office. Please see your Summary Plan Description, or visit our website at www.4thdistricthealthfund.com for more information about your benefits.

Sincerely,

Board of Trustees