

**IMPORTANT NOTICE CONCERNING CHANGES TO THE
4th District IBEW Health Fund**

This Summary of Material Modification (SMM) is being provided to inform you of important changes to the 4th District IBEW Health Plan (the "Plan"). Please take the time to read this notice carefully and keep it with your records. If you have any questions regarding these changes, please contact the Fund Administrator.

CHANGES TO THE PLAN'S SPEECH THERAPY BENEFIT

In order to comply with provisions of the Affordable Care Act, effective February 1, 2014, the \$1,500 calendar year maximum on speech therapy benefits provided to dependent children to treat developmental delay in communications skills will be eliminated and replaced with a 20 visit per year maximum.

Thank you for your participation in the Plan and please feel free to contact the Fund Administrator at 304.525.0331 or 888.466.9094 with any questions about this new provision or your benefits in general. You can also visit the Fund's website www.4thdistricthealthfund.com.

Sincerely,
Board of Trustees

**IMPORTANT NOTICE CONCERNING CHANGES TO THE
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Changes to Definition of "Dependent" Under the Plan

Effective September 16, 2013, the Plan's definition of "dependent" for spousal eligibility purposes will include individuals in a same-sex couple who were legally married in a state that recognizes same-sex marriages. These marriages will be recognized as legal regardless of whether the state in which the couple resides recognizes same-sex marriages. The Plan will not recognize domestic partnerships or civil unions as marriages for same-sex or opposite-sex couples.

Example: Doug, a participant in the Plan, marries his partner, John, in New York. Doug and John live in Cincinnati, Ohio. New York recognizes same-sex marriages; Ohio does not. John is eligible for dependent coverage as a lawful spouse under the Plan because Doug and John were legally married in a state that recognizes same-sex marriages.

Example: Linda, a participant in the Plan, enters into a civil union with her partner, Mary. Mary is not eligible for dependent coverage because she has not lawfully entered into a marriage in any state.

Sincerely,
Board of Trustees