

IMPORTANT NOTICE TO ALL ACTIVE AND RETIRED PLAN PARTICIPANTS

August 2008

The Board of Trustees of the I.B.E.W. Local No. 701 Welfare Fund has made the following change to the Plan of Benefits.

Out-of-Network Wellness Benefits Limited to \$350 per Year

The Plan currently provides a wellness benefit of \$2,000 per family per calendar year.

Effective October 1, 2008, the maximum wellness benefit payable for all services rendered by non-PPO providers will be \$350 per family per year. The current \$2,000 benefit will continue to apply to charges by PPO providers. The amount paid for non-PPO services also applies to the \$2,000 PPO maximum, so that \$2,000 is the most the Plan will pay per family per year for all charges combined.

Wellness benefits are payable at 100% up to the applicable maximum, and are not subject to the calendar year deductible. Covered wellness expenses include routine physical exams and tests, well newborn hospital visits, well-baby check-ups, standard tests, school and sports physicals, and standard immunizations. The exams must be performed by a physician (M.D. or D.O.), physician's assistant (P.A.) or nurse practitioner (N.P.).

Reminder about Coverage for Breast Reconstruction

The Plan will consider charges for the following services and supplies to be covered medical expenses when the charges are incurred by a covered person who is receiving Plan benefits for a mastectomy, and when the person elects (in consultation with their physician) breast reconstruction in connection with the mastectomy:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications relating to all stages of the mastectomy, including lymphedemas.

Plan benefits payable for these services and supplies are subject to the deductibles, co-payment percentages and maximum benefit limitations applicable to covered services for other covered medical conditions.

Summary of Material Modifications
EIN: 36-2951116 PN: 501
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