

**AMENDMENT TO THE 4<sup>TH</sup> DISTRICT IBEW  
FLEXIBLE CHOICE PLAN**

The Board of Trustees for the 4<sup>th</sup> 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 2019 Flexible Choice Plan Summary Plan Description.

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**AMENDMENT**

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Effective December 8, 2021, the Mental Health/Substance Abuse Inpatient Treatment benefit under “A Snapshot of Your Medical Coverage,” found on page 24 of the SPD, shall be restated as follows:

	In-Network	Out-of-Network
Mental health/substance abuse inpatient treatment**	80%	60%

\* \* \* \*

Effective December 8, 2021, the fourth bullet point under the section titled “What’s Covered,” found on page 29 of the SPD, shall be restated as follows:

- Inpatient services at other health care facilities, including:
  - Skilled nursing facilities;
  - Rehabilitation hospitals;
  - Residential treatment facilities; and
  - Sub-acute facilities.

\* \* \* \*

Effective December 8, 2021, the first two paragraphs under the “LiveHealth Online” subsection, found on page 53 of the SPD, shall be restated as follows:

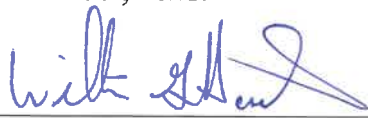
Through LiveHealth Online, administered by Anthem Blue Cross and Blue Shield, you can have a live “face-to-face” computer consultation with a doctor 24/7. Use LiveHealth Online when you have a minor medical issue that otherwise might require a visit to your primary care provider, an urgent care center, or an emergency room for a non-emergency issue. You may also use LiveHealth Online to see a pediatrician for your eligible minor children, as long as your child is registered to your account and you, as their parent or legal guardian, participate in the session. You may also use LiveHealth Online to see a medical professional for mental health or substance abuse issues.

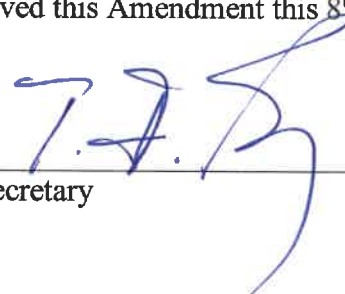
LiveHealth Online uses the same technology as video chat services, such as FaceTime and Skype, but it is delivered using secure, HIPAA-compliant technology, so your virtual office visits are completely confidential. Consultations for medical issues generally last 10 minutes and include:

- An evaluation of your issue;
- Discussion of your diagnosis;
- Summary of your consultation and follow-up recommendations; and
- Submission of any necessary prescriptions, subject to certain restrictions.

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**IN WITNESS WHEREOF**, The Trustees have approved this Amendment this 8<sup>th</sup> day of December, 2021.

  
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Chair

  
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Secretary