

AMENDMENT NO. 4
TO THE EIGHTH DISTRICT ELECTRICAL BENEFIT FUND
SUMMARY PLAN DESCRIPTION /PLAN RULES AND REGULATIONS
BASIC Medical Plan, Personal Care Account, and
Life and Accidental Death and Dismemberment Benefits
for Active Employees
Effective March 1, 2018

Effective as listed below, the Summary Plan Description/Plan Rules and Regulations is amended as follows:

Effective October 1, 2021, Article VII – Schedule of Medical Plan Benefits is amended at Emergency Room & Urgent Care Services to delete the current 1st bullet in the Explanations and Limitations column and replace it with the following 1st bullet:

ARTICLE VII: SCHEDULE OF MEDICAL PLAN BENEFITS

This chart explains the benefits payable by the Plan. All benefits are subject to the Deductible except where noted. See also the Exclusions and Definitions Articles of this document.

***IMPORTANT: Out-of-Network and Out of Area providers are paid according to Allowed Charges as defined in the Definitions Article and could result in balance billing to you.**

Benefit Description	Explanations and Limitations	In-Network Preferred Provider (PPO) in the PPO Area	Out-of-Network Non-Preferred provider in the PPO Area	Out of Area Non-Preferred Provider in the Non-PPO area or services unavailable through the PPO
Emergency Room & Urgent Care Services (facility fees) • Hospital emergency room (ER) for a medical Emergency. • Use of an Urgent Care facility. • Ancillary charges (such as lab or x-ray) performed during the ER or Urgent care visit. (See also the Ambulance section of this schedule.)	<ul style="list-style-type: none"> The \$500 Emergency Room copayment will be waived if the Covered Individual is admitted to the hospital or provides documentation of a referral to the Emergency Room from a Physician or Healthcare Practitioner, including a telehealth provider. Expenses for Emergency Room services are covered only when those services are for an Emergency as that term is defined in the Definitions Article. There is no requirement to precertify the use of a hospital based emergency room visit. The plan will pay a reasonable amount for hospital-based emergency services performed Out-of-Network, in compliance with the ACA. See the definition of Allowed Charge on what the Plan allows as payment to Out-of-Network emergency service providers. 	Urgent Care Services: 70% after Deductible met Emergency Room Services: After a \$500 copay per ER visit and Deductible is met, Plan pays 70%	Urgent Care Services: 50% after Deductible met Emergency Room Services: After a \$500 copay per ER visit and Deductible is met, Plan pays 70%	Urgent Care Services: 70% after Deductible met Emergency Room Services: After a \$500 copay per ER visit and Deductible is met, Plan pays 70%

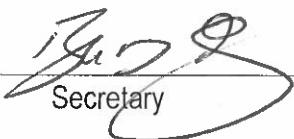
Effective January 1, 2014, Article IX – Medical Plan Exclusions is clarified by deleting the current Exclusion 4 and replacing it with the following:

4. **Educational Services:** Even if they are required because of an injury, illness or disability of a Covered Individual, including autism, the following expenses are not payable by the Plan: expenses for learning deficiencies, behavioral problems or Special Education, educational services, supplies or equipment, including, but not limited to computers, software, printers, books, tutoring, visual aids, vision therapy, auditory aides, speech aids, device/programs/services for behavioral training including intensive intervention programs for behavior change and/or developmental delays or auditory perception or listening/learning skills, programs/services to remedy or enhance concentration, memory, motivation, reading or self-esteem, etc., special education and associated costs in conjunction with sign language education for a patient or family members, and implantable medical identification/tracking devices. Notwithstanding this Exclusion, certain educational services may be listed as a covered benefit in the Schedule of Medical Benefits in this document.

CONFIRMATION

The undersigned Chairman and Secretary of the Board of Trustees of the Eighth District Electrical Benefit Fund do hereby certify that the foregoing Amendment #4 to the March 1, 2018 Plan was duly adopted and executed at a meeting of the Board of Trustees called and held on June 23, 2021.

By: 
Chairperson

By: 
Secretary