

**AMENDMENT 2**  
**IRON WORKERS ST. LOUIS DISTRICT COUNCIL WELFARE PLAN**  
**Pediatric Dental and Vision**

WHEREAS the Patient Protection and Affordable Care Act, as amended by the Health Care & Education Reconciliation Act of 2010 (jointly referred to as the Affordable Care Act or ACA) mandates certain coverage wellness coverage including pediatric vision and dental; and

WHEREAS the Plan was previously amended to provide required pediatric oral and vision benefits based on those benefits being an integral part of the Plan; and

WHEREAS September 26, 2014 final guidance, 26 CFR Part 54, 29 CFR Part 2590 45 CFR Part 146, was issued clarifying that limited-scope dental and vision benefits are considered to not be an “integral part” of the group health plan (whether provided through the plan or separate from it) both if participants can decline coverage or if claims for the benefits are administered separate from claims administration for any other plan benefits and, therefore, the insured dental and vision benefits provided by the plan are excepted benefits not covered by the affordable care act even though individual do not separately opt in or out.

Now therefore, Pursuant to their authority under Article V of the Trust Agreement, as Amended and Restated October 1, 2014, the Trustees hereby amend the Plan of benefits set out in the 2014 Summary Plan Description (Plan Document) effective November 1, 2014, to recognize that the insured dental and vision benefits provided by the Plan are excepted benefits not covered by the ACA and, therefore, there are no required pediatric vision and dental benefits.

**Amendment**

Effective November 1, 2014, the Plan is amended to delete

**Section 4.02 Pediatric Vision Benefits**

For Dependents up to their 13th birthday, the annual maximum will not apply to essential vision care as long as benefits are provided by an in-network provider or an out-of-network provider in those situations where there is no in-network provider within twenty-five (25) miles of your or your Dependent's residence.

Essential vision care includes one routine eye exam every calendar year, and a pair of corrective lenses once every 12 months. Corrective lenses are the lens for a pair of glasses or a 12-month supply of contact lenses. In connection with the cost of frames, the Fund only covers the least costly frame that will support the prescription once every 24 months.

Pediatric vision only applies for eligible Dependents of Participants with vision benefits.

### **Section 5.02 Pediatric Dental Benefits**

Benefits are provided under this dental benefit program for essential pediatric dental care provided to a Dependent child under the age of 13. The annual benefit maximum does not apply to essential pediatric dental care. For purposes of this dental benefit program, essential pediatric dental care is defined as periodic age appropriate examinations (for example, checkups and dental x-rays) and medically appropriate treatments necessary to prevent disease (such as cleanings twice a year), as long as such dental care is provided by a Delta Dental participating Dentist or by a non-participating Dentist when there is no participating Dentist within twenty-five (25) miles of the Participant's or Dependent's residence.

Pediatric dental only applies for eligible Dependents of Participants with dental benefits.

### **Section 12.04 Pediatric Care**

For dependents eligible for vision coverage, the annual maximums set out in the Schedule of Benefits do not apply to essential pediatric vision care when that care is provided by an in-network provider or an out-of-network provider in those situations where there is no in-network provider within twenty-five (25) miles of the Participant's or dependent's residence. For purposes of this benefit, pediatric care means care provided up to the child's 13th birthday.

Essential vision care includes one routine eye exam every calendar year, and a pair of corrective lenses once every 12 months. Corrective lenses are the lens for a pair of glasses or a 12-month supply of contact lenses. In connection with the cost of frames, the Fund only covers the least costly frame that will support the prescription once every 24 months.

Pediatric vision only applies for eligible Dependents of Participants with vision benefits

### **Section 13.05 Pediatric Care**

Benefits are provided under this dental benefit program for essential pediatric dental care provided to a Dependent child under the age of 13. The annual benefit maximum does not apply to essential pediatric dental care. For purposes of this dental benefit program, essential pediatric dental care is defined as periodic age appropriate examinations (for example, checkups and dental x-rays) and medically appropriate treatments necessary to prevent disease (such as cleanings twice a year), as long as such dental care is provided by a Delta Dental participating Dentist or by a non-participating Dentist when there is no participating Dentist within twenty-five (25) miles of the Participant's or Dependent's residence.

Pediatric dental only applies for eligible Dependents of Participants with dental benefits.

All participants and dependents, including those up to age 13, will continue to be eligible for all vision and dental benefits provided by the Plan.

In all other respects the Plan of Benefits remains unchanged.

This amendment to the Iron Workers St. Louis District Council Welfare Plan was signed on behalf of the full Board of Trustees on the 1<sup>st</sup> of January 2014.

  
Chair

  
Co-Chair

For the Iron Workers St. Louis District Council Welfare Plan

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