MEMORANDUM

To:   Participants of the Joint Welfare Fund of Local 164, IBEW
Date: May 2019
From: Board of Trustees, IBEW Local Union No. 164 Welfare Fund
Re: Summary of Material Modification to the Joint Welfare Fund of Local 164, IBEW
    EIN: 22-1537766

Laser Vision Correction Surgery
Effective 6/1/19, for all participants and dependents who have not exhausted the lifetime benefit for Laser Vision Correction Surgery, the lifetime benefit will be increased from $500 to $1000 per eye.

Dental Benefit Five-Year Replacement Rule on Crowns
Retroactive to 1/1/19 the five-year replacement rule will be waived on the replacement of crowns if the following condition is met: conservative treatment was provided but failed on an earlier placement of a crown resulting in the need for an implant crown (within the five-year period). Pre-authorization is required and payment will be based on the remaining dental benefit.