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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.