AMENDMENT NO. 9
TO THE
RETIREE HEALTH PLAN SUMMARY PLAN DESCRIPTION
OF THE
SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND
Restated as of February 1, 2013

This Amendment to the Retiree Health Plan Summary Plan Description of the Southern California IBEW-NECA Health Trust Fund restated as of February 1, 2013 ("SPD"), executed this 12th day of February, 2015, is made by the Board of Trustees of the Southern California IBEW-NECA Health Trust Fund ("Board of Trustees") with reference to the following facts and circumstances:

A. The Board of Trustees wishes to amend the SPD to reflect that the MetLife/Safeguard (DHMO) Dental Plan is no longer provided under the SPD effective January 1, 2015.

B. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

NOW THEREFORE, effective January 1, 2015, the Retiree Health Plan SPD is amended as follows:

1. Page 5 is amended by removing "MetLife/Safeguard Dental" from the Section entitled "Governing Plan Documents".

2. Page 7 is amended by removing "MetLife/Safeguard (DHMO) Plan" under the Section entitled "Dental (Disability Retirees Only Under Age 65)".

3. Page 29 is amended by removing "MetLife/Safeguard (DHMO)" under the Section entitled "HIPAA Privacy Rules".

4. Page 55 is amended by replacing the existing language with the following:

You get a choice of one of the following:

- United Concordia Plan (PPO)
- CIGNA Dental Plan (DHMO)
- DeltaCare USA Dental Plan (DHMO)
- United Concordia Dental Plan (DHMO)

The Trust Fund offers four dental plans from which to choose: a dental Preferred Provider Organization (PPO) plan and three Dental Health Maintenance Organizations (DHMO) plans. The dental PPO plan is provided by United Concordia. The three DHMO plans are CIGNA, DeltaCare USA (also known as Delta Dental), and United Concordia. We suggest that you carefully review all of the Plans, and discuss these different Plan options with your eligible spouse. A brief overview of the United Concordia PPO Plan and the three DHMO plans (CIGNA, DeltaCare USA, and United Concordia) begins on page 56. Please refer to your ***Evidence of Coverage*** document for a complete description of your dental benefits, including the exclusions and limitations.

5. Page 56 is amended by removing "MetLife (DHMO)" from the table of Dental Providers.

6. Page 62 is amended by removing "MetLife/Safeguard Dental - DHMO Dental Benefits" from Section 5.

7. Page 63 is amended by removing "MetLife/Safeguard DHMO Dental Plan" from the section entitled "Claims & Appeal Rules".

8. Page 69 is amended by removing "MetLife/Safeguard Dental Plan" from the section entitled "Notice to Participants".

9. All other terms and conditions shall remain in full force and effect.

Executed this 12th day of February, 2015 at Commerce, California.

Board of Trustees
Southern California IBEW-NECA Health Trust Fund

By: _____
Chairman – Jim Willson

By: _____
Secretary – Marvin Kropke