

Date: February 2009

To: Participants in the Southern California IBEW-NECA Active Health Plan

From: Southern California IBEW-NECA Trust Funds Administrative Office

Re: Recently Adopted Plan Amendments – Summary of Material Modifications

Enclosed are recently adopted amendments to the Southern California IBEW-NECA Active Health Plan (“Plan”). Please read the amendments in their entirety for a complete description. Please keep a copy of this notice with your Summary Plan Description.

If you have any questions, please contact the Membership Services Department at (323) 221-5861 or toll-free at (800) 824-6935, Monday through Friday between the hours of 9 a.m. and 5 p.m.

➤ **Amendment No. 38 - Trust Dental Plan**

The Trust Dental Plan (also known as the Self-Funded IBEW-NECA Dental Plan) has been retroactively amended to provide coverage for two additional dental procedures involving tissue grafts. The amendment updates the benefits payable for these two procedures (ADA Procedure Code 4271 & 4273). Coverage for these two procedures is retroactive to October 1, 2007 and covers claims for these procedures incurred from October 1, 2007 through December 31, 2008. The Claim Administrator for the Trust Dental Plan has been instructed to review the claim history files and to provide benefit adjustment for those members who underwent either of these dental procedures on or after October 1, 2007 and whose benefits for these two procedures were previously denied.

➤ **Amendment 39 - Metropolitan Life Insurance Company Dependent Life Insurance Benefits**

The life insurance benefits for a dependent spouse, domestic partner or child provided under the Metropolitan Life Insurance Company’s Life Insurance and Accidental Death & Dismemberment Insurance Policy have been increased effective for a death occurring on or after January 1, 2009. Accordingly page 148 of the Southern California IBEW-NECA Active Health Plan Summary Plan Description with an effective date of June 1, 2004 has been revised and is attached to the Amendment.