AMENDMENT NO. 3 TO THE SUMMARY PLAN DESCRIPTION OF THE SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND RETIREE HEALTH PLAN

This Amendment to the Southern California IBEW-NECA Health Trust Fund Retiree Health Plan Summary Plan Description ("SPD") 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 an increase to the frame and lenses allowances under Kaiser Permanente Vision Plan benefits for Disabled Retirees who commenced retirement prior to April 1, 2017. The Kaiser Permanente Vision Plan allowance was increased from \$100 on frames to \$150.
- B. The Board of Trustees has reserved to themselves the ability to amend the SPD from time to time.

NOW THEREFORE, effective March 1, 2019, Article 8, Benefits for Disabled Retirees who commenced retirement prior to April 1, 2017, sub-section 8.4, Vision Co-Payments and Schedule of Benefits, is amended as follows:

8.4 Vision Co-Payments and Schedule of Benefits:

UnitedHealthcare Plan Participants						
Benefit	Frequency (Based on service year)	Copayment	Coverage from a VSP Doctor	Out-of-Network Reimbursement		
Exam	12 months	\$5	Covered in full after the copayment.	Up to \$45 allowance		

Prescription Eyewear – If you choose contact lenses you will be eligible for frame 12 months from the date the contact lenses were obtained.

Lenses	12 months	\$10 (lenses and/or frame)	Single vision, lined bifocal and lined trifocal lenses are covered in full after the copayment.	Single vision up to \$45 allowance. Lined bifocal up to \$65 allowance. Lined trifocal up to \$85 allowance
Frame – As Provided by VSP	24 months	\$10 (lenses and/or frame)	Covered up to \$150 allowance	Up to \$47 allowance
Contact Lenses*	12 months		Covered in full for medically necessary allowance, \$130 allowance for Elective Contact lenses	Up to \$210 allowance for medically necessary and \$105 for Elective Contact lenses

^{*}Your allowance applies to the cost of your contact lens exam and your contact lenses. You'll receive a 15 percent savings off the cost of your contact lens exam from a VSP doctor. Your contact lens exam is in addition to your routine eye exam to check for eye health risks associated with improper wearing or fitting of contacts. You may get regular glasses (frames and lenses) twelve months after you get contact lenses.

4832-6670-2983.v1 Page 1

Kaiser Vision Plan					
Vision Benefit	Co-pay/Allowance				
Eye refraction exams to determine the need for vision correction and to provide a prescription for eyeglasses	\$5 per visit				
Regular plastic eyeglass lenses every 24 months	¢150 Allewanee*				
An eyeglass frames every 24 months	\$150 Allowance*				
Medically necessary contact lenses	No charge				

^{*}An allowance is the total expenses of an item that is covered. If the cost of the item you select exceeds the allowance, you must pay the difference.

All other terms and conditions of the Plan shall remain in full force and effect.

Executed this 30th day of January 2019, at Commerce, California.

BOARD OF TRUSTEES SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

Ву:		
	Chairman – Joël Barton	
By:		
' —	Secretary – Jim Willson	

4832-6670-2983.v1 Page 2