SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

Retiree Health Plan

Important Notice to Participants

February 2019

Dear Participant:

We are pleased to announce that effective January 1, 2019, a **Specialized Footwear Benefit** will be added to the February 1, 2018 **Retiree Health Plan** Summary Plan Description as follow:

Specialized Footwear Benefit

The Plan provides benefits for specialized footwear, sometimes known as "orthotics." The annual benefit of \$400 may be used to defray the costs of consulting with a certified orthotist or other provider certified by the American Board for Certification in Orthotics, Prosthetics and Pedorthics and the cost of fabricating and fitting the specialized footwear. Specialized footwear includes orthopedic shoes and custommade, rigid plastic or polypropylene inserts for the shoe. This benefit is available to all eligible retirees and spouses enrolled for medical benefits under the Plan.

Eligible expenses subject to reimbursement shall include expenses for the professional services provided by an orthotist, prosthetist, pedorthist or other provider certified by the American Board for Certification in Orthotics, Prosthetics and Pedorthics when professional services are in connection with the treatment of foot disfigurement. For purposes of this benefit, foot disfigurement means foot disfigurement resulting from cerebral palsy, arthritis, polio, spinal bifida, diabetes, accidental injury or abnormal condition.

Specialized Footwear

Eligible services for specialized footwear shall include the cost of fabricating custommade rigid (plastic or polypropylene) foot orthotics (shoe inserts) and/or custom-made standard orthopedic shoes.

Maximum Annual Benefit

The maximum annual benefit payable per eligible individual for eligible expenses incurred for the procurement of specialized footwear shall be \$400.

Submission of Claims

Claims for eligible expense reimbursement under this provision shall be submitted to Coast Benefits, Inc. at:

Coast Benefits, Inc. 3444 Camino del Rio North, Suite 101 San Diego, CA 92108

Claims must include the name and address of the provider, the date services are rendered, the diagnosis or condition being treated, and an itemized listing of services rendered. Reimbursement shall be made directly to the Participant and not to the provider.

Exclusions

No benefits shall be provided under the terms of this provision for:

- Dress shoes;
- Casual shoes (e.g., tennis shoes or deck shoes);
- Shoe inserts (except as provided above);
- Foot pads;
- Foot orthotics that are fabricated from soft plastic, cork or leather;
 - a. Socks or any supplies that are not custom-made or of which the equivalent can be purchased without prescription; or
 - b. Services provided to Participants that do not suffer from foot disfigurement as defined above under "Eligible Expenses.

This Notice is a Summary of Material Modifications ("SMM") within the meaning of section 104 of the Employee Retirement Income Security Act of 1974. An SMM describes changes to the information provided in the most recent SPD. The SMM describes important changes to the Plan effective as of the date listed above. Please keep this SMM with your SPD for future reference. Please contact the Plan Office if you would like to request a copy of the Plan document, SPD or any SMM relating to the Plan.