

AMENDMENT TO THE
SOUTHERN ILLINOIS LABORERS' & EMPLOYERS
HEALTH & WELFARE FUND SUMMARY PLAN DESCRIPTION DATED AUGUST 1, 2017

SUMMARY PLAN DESCRIPTION A – AMENDMENT #3
SUMMARY PLAN DESCRIPTION C – AMENDMENT #3
SUMMARY PLAN DESCRIPTION D – AMENDMENT #3

WHEREAS, the Board of Trustees of the Southern Illinois Laborers' & Employers' Health & Welfare Fund may amend the Summary Plan Description pursuant to Article 13 of the Restated Agreement and Declaration of Trust; and

Effective May 22, 2018, Article 1 of the Summary Plan Description entitled "Schedule of Benefits" is hereby amended as follows:

OUT-OF-AREA COVERAGE WILL BE AVAILABLE FOR (1) EMERGENCY CARE NEEDED FOR THOSE PARTICIPANTS MEMBERS AND/OR DEPENDENTS TRAVELING FOR BUSINESS OR PLEASURE OUT OF THE PPO NETWORK AREA, (2) OR COVERED BENEFIT CHARGES FOR ELIGIBLE CHILDREN LIVING OUTSIDE OF PPO NETWORK AREA AND FOR WHICH THE MEMBER-PARTICIPANT IS REQUIRED TO PROVIDE INSURANCE COVERAGE, AND (3) COVERED BENEFIT CHARGES FOR TREATMENT RECEIVED AT AN OUT-OF-AREA FACILITY OR PROVIDER IF A PPO NETWORK FACILITY OR PROVIDER IS NOT LOCATED WITHIN A 100 MILE RADIUS. THE OUT-OF-POCKET DEDUCTIBLE WILL APPLY. THE COINSURANCE PERCENTAGE WILL BE 80/20~~75/25~~. THE OUT-OF-NETWORK OUT-OF-POCKET (WHICH INCLUDED DEDUCTIBLE) WILL APPLY. ALSO, SUBJECT TO EMERGENCY ROOM CO-PAY.

Effective August 1, 2017, Article 8, Section 8.40 of the Summary Plan Description entitled "Medical Emergency" is hereby amended as follows:

Section 8.40 Medical Emergency

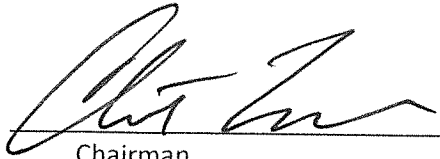
A sudden onset of a condition with acute symptoms requiring immediate medical care and includes such conditions as heart attacks, cardiovascular accidents, poisonings, loss of consciousness or respirations, convulsion or other such acute medical conditions. In the event a Participant and/or Dependents require Medical Emergency treatment outside of the PPO network area, benefits will be provided at the 80/20 PPO Coinsurance level. ~~certain circumstances, a person may receive the benefit for HealthLink services (75%) for care outside the HealthLink Network when there is a Medical Emergency.~~ The higher benefit level will be paid only until the patient has stabilized and can safely obtain medical care at a PPO network HealthLink facility or provider. This applies to facility charges only.

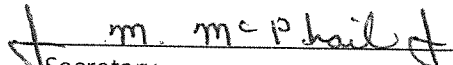
Effective August 1, 2017, Article 8, Section 8.44 of the Summary Plan Description entitled "Medical Emergency" is hereby amended as follows:

Section 8.44 Out-of-Area

Out-of-Area is defined as outside the PPO network area. Out-of-Area coverage may be available at the 80/20 PPO Coinsurance level in certain circumstances. Please consult the Schedule of Benefits section of this Summary Plan Description for additional information. ~~HealthLink jurisdiction and one or more of the following applies: the member is a full time student and an eligible Dependent child under the Plan, or the member is traveling outside the HealthLink area for business or pleasure and encounters a Medical Emergency.~~

This amendment to the Summary Plan Description is hereby adopted on May 10, 2018 to be effective retroactively as of the dates specified above.


Chairman


Secretary