

# **I.B.E.W. Local 688 Health & Welfare Plan**

**33 FITCH BOULEVARD  
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## **SUMMARY OF MATERIAL MODIFICATIONS FOR THE SUMMARY PLAN DESCRIPTION (SPD) OF THE I.B.E.W. LOCAL 688 HEALTH & WELFARE FUND**

The Trustees have made a change to the Plan that will affect the Coordination of Benefits provision in your SPD. This "Summary of Material Modifications" explains the changes and should be kept with your SPD.

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Effective May 1, 2013, the Section of the Plan entitled "Coordination of Benefits," as reflected on Page 91 - 94 of the current Summary Plan Description (SPD), shall be amended and shall provide that, subject to the limitations in the Schedule of Benefits and Plan, the Plan will now waive the deductible on secondary claims for charges incurred on or after May 1, 2013. The amount the Fund pays after the deductible will be limited to the amounts described in the Schedule of Benefits.

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As always, if you should have any questions, please contact the Fund Office.

**Board of Trustees**

**October 31, 2013**