

**FIVE RIVERS CARPENTERS DISTRICT COUNCIL HEALTH & WEFLARE FUND  
C/O EASTERN IOWA FRINGE BENEFIT FUNDS, INC  
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**SUMMARY OF MATERIAL MODIFICATIONS**

Effective September 1, 2015, the Five Rivers Carpenters District Council Health and Welfare Plan is amended to increase certain pediatric vision and dental coverage. An updated summary of benefits and coverage as of September 1, 2015 through December 31, 2015 is enclosed. These coverages under the Plan are amended as follows:

**Pediatric Preventative Care**

For purposes of the benefits available under the plan, the term "Pediatric" means birth up to age 18. The following amendments to the plan pertain to **preventative pediatric** vision care and oral care. Expenses incurred or charges made must still be usual, customary and reasonable as defined in the plan of benefits.

**Vision Care (pediatric preventative only) coverage:**

One routine vision exam each calendar year and one pair of eyeglass lenses per calendar year, with no calendar year benefit maximum, is covered under the plan of benefits.

**Oral Care (pediatric preventative only) coverage:**

Coverage for the following dental services will be provided in accordance with the Plan's current schedule of benefits, but will not be subject to the dental calendar year benefit maximum for eligible dependent children up to age 18.

- Routine periodic examinations limited to two exams per Calendar Year. A re-evaluation is considered included in the primary procedure and is not payable separately.
- Complete mouth x-rays (posterior bitewing films and 14 periapical films plus bitewings) are allowed once during any three-year period for members age 13-18, in lieu of panorex x-ray.
- Full series bitewing x-rays (4) are allowed only twice in a Calendar Year.
- A panorex is allowable once during any three-year period in lieu of complete mouth x-ray.
- Vertical bitewings are payable up to eight films.
- Dental prophylaxis (cleaning) allowed twice in a Calendar Year. A child Prophylaxis will be allowed through age 13. An adult Prophylaxis will be allowed for age 14-18.
- Dental sealant application on permanent molars is allowed for eligible Dependent children under age 18 once during any five-year period. Permanent molars include teeth numbers 1, 2, 3, 14, 15, 16, 17, 18, 19, 30, 31, and 32. (Permanent molars with occlusal restoration are ineligible.)