



IBEW Local 683 Health and Welfare Plan

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April 30, 2024

TO: All Inside Wiremen, Teledata, Construction Wireman/Construction Electrician and Salary and Office Participants in the IBEW Local No. 683 Health and Welfare Plan

RE: Sixth Summary of Material Modification to the 2020 Editions of the Summary Plan Descriptions for Inside Wiremen, Teledata Electricians, Office and Salary Employees, and Construction Wireman/Construction Electricians

Dear Participant,

The IBEW Local 683 Welfare Plan Trustees recently made the changes outlined below to your health benefit plan.

Changes to Exclusion for Nutritional Guidance

The Plan has revised the Exclusion in your health benefit plan related to nutritional guidance. Your Summary Plan Description (“SPD”) states that nutritional guidance is excluded from coverage under the Plan “except as specified.” For clarification purposes, this exclusion is now amended and should not be read to exclude medically necessary treatment of a Mental Health or Substance Abuse Disorder Condition.

Partial Hospitalization and Intensive Outpatient

For the avoidance of doubt, your Plan is modified to specifically cover Partial Hospitalization and Intensive Outpatient treatment of a Mental Health or Substance Abuse Disorder Condition. While such treatment was not previously excluded by your Plan, your Plan is modified to confirm that these treatments are Covered for such Conditions.

Coverage of Off Label Use of FDA-Approved Prescription Drugs

The Plan has been revised to permit coverage of certain FDA-Approved prescription drugs at dosage levels that are different than approved under the initial FDA approval process (otherwise known as “off label use”). These will be covered in exceptional circumstances where the prescription is necessary for a life-threatening or seriously debilitating condition and current medical evidence demonstrates that off label use is warranted. Specifically, benefits will be subject to meeting all of the following requirements:

- (1) the drug is approved by the Food and Drug Administration (“FDA”);

- (2) the drug is prescribed for the treatment of a Life-threatening condition; or the drug is prescribed for the treatment of a Chronic and Seriously Debilitating condition, the drug is Medically Necessary to treat that condition, and the drug is on our formulary, if any; and
- (3) the drug has been recognized for treatment of that condition by one of the following:
 - (a) the American Medical Association Drug Evaluations;
 - (b) the American Hospital Formulary Service Drug Information;
 - (c) the United States Pharmacopoeia Dispensing Information, Volume 1, “Drug Information for the Health Care Professional”; and/or
 - (d) two articles from major peer reviewed medical journals that present data supporting the proposed off label use or uses as generally safe and effective unless there is clear and convincing contradictory evidence presented in a major peer reviewed medical journal.

Sincerely,

Board of Trustees
IBEW Local No. 683 Health and Welfare Fund

SEIU #1-MISSOURI DIVISION