

EMPLOYEE BENEFIT TRUST: Richmond Community Schools

AMENDMENT #: 1

SUMMARY PLAN DESCRIPTION ISSUED: January 1, 2018

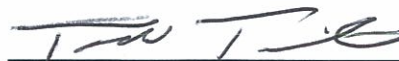
AMENDMENT EFFECTIVE DATE: January 1, 2018

The following changes are effective for the page(s) indicated of the Employee Benefit Trust/Plan Summary Plan Description /Master Plan Document for all eligible participants covered by the Trust. All other portions of this document remain as stated in the document.

Page: 15
Section: Schedule of Benefits
Description: The dialysis limit is being corrected, should have been included when book was reissued. Telemedicine benefit is being clarified.

BENEFIT DESCRIPTION	TRADITIONAL DEDUCTIBLE – OPTION 1		HIGH DEDUCTIBLE – OPTION 2 (HSA QUALIFIED)		PLAN LIMITATIONS
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	
Dialysis	80% after deductible	50% after deductible	80% after deductible	60% after deductible	Maximum allowable amount 120% of the Medicare allowable for incurred expenses. Limited to 50 treatments per episode of care. Treatment will be considered a separate episode of care if more than 180 days have lapsed since the last treatment.
Telemedicine	100% no deductible	n/a	100% no deductible	n/a	There is no cost to you the patient for services received through Swift MD telemedicine services.

Signed this 20 day of August, 2018


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 WITNESS