

SUMMARY OF MATERIAL MODIFICATIONS No. 1

This modification is made effective **April 1, 2011**, by the **City of Rapid City** to the **City of Rapid City Medical and Dental Plans**. All other terms and provisions of the Plan remain unaltered and in effect.

Distribution of the attached amendment will be handled in the following manner:

- _____ The Plan Administrator will be responsible for distribution.
- _____ First Administrators, Inc. will provide a formal copy of the amendment to the Plan Administrator for distribution.
- _____ First Administrators, Inc. will provide the Plan Administrator with _____ copies of the amendment for distribution.
- _____ Other: _____

The following **replaces** the "**Utilization Review**" section in the "**Schedule of Benefits**" section within the Summary Plan Description.

Utilization Review: The Utilization Review Program includes Inpatient Hospitalization authorization. Please refer to the Plan Specifications for contact information.

The following **replaces** the "**Effective Date and Waiting Period**" section in the "**General Information**" section within the Summary Plan Description.

Effective Date and Waiting Period	First day following one month after date of hire, with proper enrollment, subject to the provisions of Section 1.01.
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The following **removes** the "**Pregnancy Program**" section within the Summary Plan Description.

S3.05 – PREGNANCY PROGRAM

~~The Pregnancy Program is designed to provide confidential educational services and risk assessment during pregnancy. As soon as the covered employee or female dependent spouse is expecting, within the first trimester or soon thereafter, the participant or dependent should call the Utilization Review Company. If complications arise during the pregnancy, the participant will be assisted in receiving the most cost-effective, quality care necessary.~~

~~The Utilization Review Company can be reached at the telephone number listed on the Plan Specifications page, Page 1, of this Summary Plan Description, and on the participant's identification card.~~

The following text **replaces** "**Maximum Allowable Fee**" in the "**Definitions**" section of the current Summary Plan Description.

MAXIMUM ALLOWABLE FEE

Maximum Allowable Fee means the lesser of:

- The fee that has been negotiated with the provider whether directly or through one or more intermediaries, or shared savings contracts for the services;
- The fee established by comparing rates from one or more regional or national databases or schedules for the same or similar services from a geographic area;
- The allowed charge for a network provider for the same or similar service; or
- The billed charge for Out of Network Facility services.

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CITY OF RAPID CITY

(Authorized Signature)

(Date)

(Printed Authorized Signature)

(Title)