

SUMMARY OF MATERIAL MODIFICATIONS No. 4

This modification is made effective **July 1, 2010**, 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 **“Emergency Room Care”** benefit in the **“Schedule of Benefits”** within the Summary Plan Description.

MEDICAL BENEFITS	IN NETWORK	OUT OF NETWORK	GENERAL PLAN LIMITS
Emergency Room Care	\$50 co-pay per visit then 70%	\$50 co-pay per visit then 70%	Deductible applies. Co-pay does not apply toward the satisfaction of the deductible or coinsurance limit.
<p>*Note: The co-pay will be waived and deductible and coinsurance will apply if: a) the patient is referred to the emergency room by their attending physician; b) the patient is held for observation under physician orders; or c) if the patient is admitted to the hospital.</p>			

The following **replaces** the **“Mental Health/Chemical Dependency”** benefit in the **“Schedule of Benefits”** within the Summary Plan Description.

MEDICAL BENEFITS	PATIENT LIABILITY		GENERAL PLAN LIMITS
	IN NETWORK	OUT OF NETWORK	
Mental Health/Chemical Dependency - Inpatient - Outpatient - Office	70% 70%* 70%*	60% 60%* 60%*	Includes alcoholism, biologically based mental illness and residential treatment. *Deductible and co-pay waived. *Deductible and co-pay waived.

The following **replaces** the **“Physician”** definition in the **“Definitions”** section within the Summary Plan Description.

PHYSICIAN

The term physician means a doctor of medicine or doctor of osteopathy who is legally qualified and licensed without limitation to practice medicine, surgery or obstetrics at the time and place service is rendered. This definition also includes physician’s assistants, certified nurse practitioners, certified surgical technologists, and registered nurse-midwives. For services covered by this Plan and for no other purpose, doctors of dental surgery, doctors of dental medicine, doctors of podiatry, optometrists, and chiropractors are deemed to be physicians when acting within the scope of their license for services covered by this Plan. Registered Physical, Occupational, Respiratory, and Speech Therapists, Psychologists, and Social Workers licensed under state law when providing a covered service will be covered under this definition.

CITY OF RAPID CITY

(Authorized Signature)

(Date)

(Printed Authorized Signature)

(Title)