

**AMENDMENT NO. 8 TO THE PLAN DOCUMENT
OF THE
SAN DIEGO ELECTRICAL HEALTH AND WELFARE TRUST**

The Plan Document of the San Diego Electrical Health & Welfare Trust is hereby amended by adding to the "Co-ordination of Benefits" provisions under "General Provisions" a revised Section B (1):

- B. Effect on Benefits. This provision shall apply in determining the benefits due a person covered under this **Plan** for any **Plan Year** if the sum of the benefits that would be payable under this **Plan**, in the absence of Coordination of Benefits, and the benefits that would normally be payable under all other plans and/or automobile, craft, vehicle or a Student Accident insurance policy would exceed 100% of the **Eligible Expenses** actually incurred.

When a plan provides benefits in the form of services rather than cash payments, the reasonable cash value of each service rendered shall be deemed to be both an **Eligible Expense** and a benefit paid.

This **Plan** shall not be required to determine the existence of any other plan or automobile, craft or vehicle insurance policy(ies), or the amount of benefits payable under any plan or automobile, craft or vehicle insurance policy(ies) other than this **Plan**. The payment of benefits under this **Plan** shall be affected by the benefits payable under other plans or automobile, craft, vehicle or a Student Accident insurance policy. The **Covered Person** must furnish this **Plan** with information concerning the existence of such other plan(s) or automobile, craft, vehicle or a Student Accident insurance policy by the Employer, any insurance company, organization or **Covered Person**.

- (1) As to any **Plan Year** to which this provision is applicable, the benefits that would be payable under this **Plan**, in the absence of Coordination of Benefits, for **Eligible Expenses** shall be reduced to the extent necessary so that the sum of (a) such reduced benefits and (b) all the benefits paid or payable for such **Eligible Expenses** under all other Group Plans, Private Plans and/or automobile, craft, vehicle or a Student Accident insurance policy shall not exceed the total of such **Eligible Expenses**.

In the event a **Covered Spouse** is in any way entitled to group medical-hospital benefits through their employer or another group affiliation, which would have been their primary source of coverage if said coverage was in effect at the time **Covered Expense** was incurred, if the **Covered Spouse** voluntarily declined or waived such coverage that was available to them free of charge or if they receive any form of compensation in

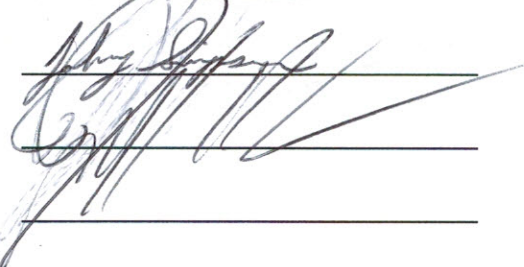
return for waiving such coverage then there will be no medical-hospital benefits coverage under this **Plan** for any **Eligible Expenses** related to the claim(s) incurred by the **Covered Spouse** that would have otherwise been the primary responsibility of the group coverage that was declined or waived. This exclusion shall also apply to all **Covered Dependent Children** if they would have been included under the **Spouse's** medical-hospital benefits coverage on a primary basis at no additional cost to the **Spouse**.

However, if the **Covered Spouse's** or **Covered Dependent's** employer requires all eligible employees to purchase their group medical coverage instead of providing group medical coverage to all eligible employees, and the employer provides an amount of compensation that may be applied toward the cost of their group medical coverage, in the event the cost to the **Covered Spouse** or **Covered Dependent** for the least expensive group medical coverage available to them exceeds the full amount of said compensation then this exclusion will not be applicable. Further, in an instance where the **Plan** will not provide group medical-hospital benefits to a **Covered Spouse** or **Dependent Child** due to the above provision they will continue to be eligible for dental, vision, MAP and supplemental life insurance benefits otherwise available under the **Plan** to a **Covered Dependent**.

EXCEPT AS HEREIN AMENDED, THE PLAN DOCUMENT OF THE SAN DIEGO ELECTRICAL HEALTH AND WELFARE TRUST SHALL REMAIN IN FULL FORCE AND EFFECT.

IN WITNESS THEREOF, the Board of Trustees has caused this Amendment to the Plan Document to be signed this 23rd day of May, 2013 to be effective said date

UNION TRUSTEES:



EMPLOYER TRUSTEES:

