

**AMENDMENT NO. 18 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 modifying Section B (1) within the "Co-ordination of Benefits" provisions under "General Provisions" as follows:

- (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**.



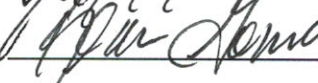
In the event a **Covered Spouse** or a **Covered Dependent Child** is in any way entitled to group medical-hospital benefits through their employer or another group affiliation, which would have been their primary source of coverage if said coverage was in effect at the time **Covered Expense** was incurred, if the **Covered Spouse** or a **Covered Dependent Child** voluntarily declined or waived such coverage that was available to them at a cost of \$100 per month or less per month 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** or a **Covered Dependent Child** 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 a cost of \$100 per month or less per month (inclusive of the **Spouse's** coverage) to the **Covered 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 by more than \$100 per month 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 13 day of March, 2014 to be effective January 1, 2015.

**UNION TRUSTEES:**

  
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**EMPLOYER TRUSTEES:**

  
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