AMENDMENT NO. 13 TO THE PLAN DOCUMENT
OF THE
SAN DIEGO ELECTRICAL HEALTH AND WELFARE TRUST

Effective January 1, 2019, the Plan document of the San Diego Electrical Health & Welfare Trust is hereby amended as follows:

1. Mental Health/Substance Abuse Benefits under The Schedule of Benefits for Plan A shall be revised as follows:

   MENTAL HEALTH/ SUBSTANCE ABUSE BENEFITS

   As part of the Member's Assistance Program ("MAP") (through Aetna Resources, formerly Horizon EAP) up to a maximum of eight (8) sessions in any twelve (12) month period by a professional counselor of the MAP. Any additional out-patient treatment may be performed by Optum network providers or any replacement service provider selected by the Plan. Additionally, Participants may utilize their PPO In-Network Primary Care Physician or PPO In-Network Family Physician to receive treatment for mental health diagnoses only.

   • Out-Patient

     All out-patient treatment should be performed by Optum network providers or any replacement service provider selected by the Plan. As with medical claims, use of out-of-network providers may be much more costly to the participant. Participants may also utilize their PPO In-Network Primary Care Physician or PPO In-Network Family Physician to receive treatment for mental health diagnoses only.

   • In-Patient (including treatment for alcohol and substance abuse)

     For other than an emergency a Participant may contact the Plan's current contracted service provider, Optum, before being admitted into a Hospital, Residential Treatment Center or any other treatment program. As with medical claims, use of out-of-network facilities may be much more costly to the participant.
2. Section XV. Mental Health/Chemical Dependency Coverage has the following language added at the end of the paragraph:

Participants may also utilize their PPO In-Network Primary Care Physician or PPO In-Network Family Physician to receive treatment for out-patient mental health diagnoses only.

Effective October 1, 2019, the schedule of benefits section of Plan A of Plan document of the San Diego Electrical Health & Welfare Trust is hereby amended as follows:

1. For Services Obtained from Non-PPO Providers for all medical, mental health and substance abuse and conditions and/or treatment:

<table>
<thead>
<tr>
<th>Emergency Room Deductible</th>
<th>$50.00 per occurrence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due to illness (for other Emergency/Urgent Care, Including all Physicians and/or related services)</td>
<td>Not covered unless admitted directly from ER.</td>
</tr>
<tr>
<td>Due to Accident (for other than Emergency/Urgent care, including all Physician and/or related services)</td>
<td>Not Covered unless admitted directly from ER.</td>
</tr>
</tbody>
</table>

Effective January 1, 2020, the Coordination of Benefits section of Plan document is hereby amended to add the following to the end of the existing section:

2. Employees with End-Stage Renal Disease: If you or any of your Covered Dependents become eligible for Medicare on the basis of end-stage renal disease (ESRD) while you are an active Employee, benefits for the individual with ESRD will be coordinated with Medicare. This Plan will be the primary plan and Medicare will be secondary for 30 months in most cases; after that, Medicare will be primary. The 30 months begin the month in which Medicare ESRD coverage begins.

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 18th day of July 2019.