

AMENDMENT NO. 14 TO THE PLAN DOCUMENT
OF THE
SAN DIEGO ELECTRICAL HEALTH AND WELFARE TRUST

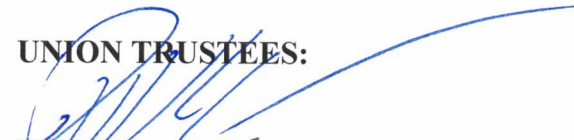
Effective for all claims incurred on or after October 1, 2019, the Plan document of the San Diego Electrical Health & Welfare Trust is hereby amended by adding a new subsection M under the Third Party Claims section of the Plan document as follows:

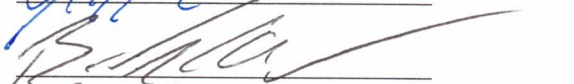
1. M. Exception to Subrogation Agreement Requirement. Notwithstanding any provision in the Plan to the contrary, the Board of Trustees shall retain the discretion to pay the Eligible Expenses of a Covered Person without a signed Subrogation Agreement if the Board determines that it is in the best interest of the Trust to do so.

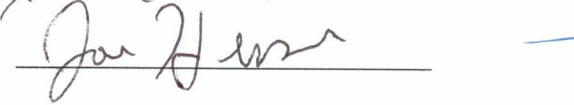
EXCEPT AS HEREIN AMENDED, THE PLAN DOCUMENT OF THE SAN DIEGO ELECTRICAL HEALTH AND WELFARE TRUST SHALL REMAIN IN FULL FORCE AND EFFECT.

IN WITNESS THEREOF, the Board of Trustees has caused this Amendment to the Plan Document to be signed this 24th day of September 2019 to be effective October 1, 2019.

UNION TRUSTEES:







EMPLOYER TRUSTEES:

