AMENDMENT NO. 21 TO THE PLAN DOCUMENT OF THE SAN DIEGO ELECTRICAL HEALTH AND WELFARE TRUST

Effective January 1, 2021, the Specialty Drugs section of the Plan document of the San Diego Electrical Health & Welfare Trust is hereby as follows:

"Specialty Drugs- All specialty medications to be administered on an out-patient basis must be purchased directly through the Lumicera Health Services program of Navitus in order for the cost of the medication to be covered by the Plan. The limit for each prescription is up to a 30-day supply. Specialty drugs procured through a retail or hospital pharmacy will not be covered by the Plan unless they are required for treatment of urgent or emergency care. The above co-insurance criteria shall apply to specialty drugs.

In the event a Covered Person does not utilize a Navitus pharmacy, Costco Pharmacy Services for mail order, or Lumicera Health Services for specialty medications to fill a prescription, the above co-insurance pricing criteria will be applied to the extent the Plan will not pay more than it would have if the prescription(s) had been properly filled through Navitus, Costco Pharmacy Services, or Lumicera Health Services, with the actual cost for pricing purposes to be determined in accordance with the negotiated discount through Navitus.

The Plan offers a specialty co-insurance assistance program for certain specialty drugs included in the specialty tier and dispensed only through the specialty pharmacy, Lumicera. This program will properly manage your expenses for eligible specialty medications while also lowering the Plan’s overall cost if co-insurance assistance is available. Under the program, your specialty medications are subject to a co-insurance of 30%. However, this program will cap your total payment at $0 after utilization of available co-insurance assistance. Only the amount you pay out-of-pocket will apply to your annual deductible and/or out-of-pocket maximum. If a specialty drug does not qualify or is removed from the program, your co-insurance will default to the formulary’s current tiered coinsurance.

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 20th day of August 2020 to be effective January 1, 2021.

UNION TRUSTEES: ________________________________

EMPLOYER TRUSTEES: ________________________________