

**AMENDMENT NO. 28 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 under SECTION XVI., "DELTA DENTAL BENEFITS" as follows:

**SECTION XVI. DENTAL BENEFITS**

The dental benefits provided by this **Plan** for those **Covered Employees**, and their **Covered Dependents** are provided through a contract between the **Trust** and Delta Dental Plan of California.

**Participating Dentists**

When a **Covered Person** utilizes the services of a participating Delta Dental Plan Dentist, payment will be based on the Applicable Percentage of the lesser of the fee charged or the Dentist's accepted fee on file with Delta Dental Plan. Payment to a non-participating Dentist, unless otherwise excluded or limited within the Plan Document, will be based on the Applicable Percentage of the lesser of the fee charged or the fee shown on the Table of Allowances which satisfies the majority of Delta Dental Plan participating Dentists.

**"Exclusions"** are hereby amended by adding the following:

15. Effective October 1, 2015 there will be no coverage under this Plan for any dental services rendered in Mexico by other than a provider participating in the dental network established and operated pursuant to a contract between the Plan and Pinnacle Claims Management, Inc. ("Pinnacle").

**Pinnacle Claims Management, Inc. Out-Of-Network Benefits**

Effective October 1, 2015 the following Schedule of Benefits shall be applicable to services rendered by a participating dental provider within the Pinnacle Claims Management, Inc network in Mexico:

**Schedule of Benefits**

Payment of **Eligible Expenses** for dental services shall be subject to the following limitations:

1. **Calendar Year Maximum**. Payment of scheduled fees pursuant to an Agreement between Pinnacle and its panel providers up to a maximum of \$2,000.00 per calendar year. This calendar year maximum includes any and all benefits for charges submitted to, and paid by, Delta Dental pursuant to the Schedule of Benefits in this Plan Document.
2. **Basic Services**.- 100% of the fees allowed by Pinnacle for preventive prophylaxis, x-rays or diagnostic procedures to determine required dental treatment performed by any Pinnacle provider.

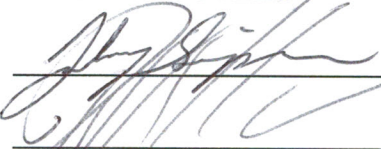
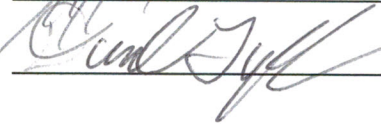
3. Prosthodontic Service. - 100% for Pinnacle providers.
4. Crowns, Jackets, Inlays, Outlays and Cast Restorations. - 100% for Pinnacle providers.
5. Orthodontic Services.- 100% for Pinnacle providers up to a lifetime maximum of \$1,500.00. This lifetime maximum will include any orthodontic services that may have been billed to, and paid by, Delta Dental. Benefits are payable as follows: 50% upon installation of the orthodontic appliance and the remaining 50% in monthly installments.

For the purpose of this Section the term "fees actually charged" means the fees for a particular dental service or procedure which a participating Dentist reports to Pinnacle less any portion of such fee which is discounted, waived, rebated or which the Dentist does not attempt to collect in good faith. Further, no charges from a provider in Mexico that is not contracted with Pinnacle will be eligible for payment under this Section.

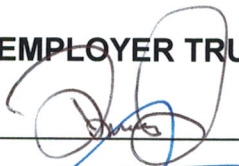
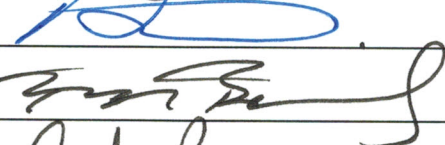
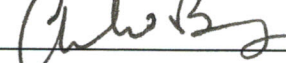
EXCEPT AS HEREIN AMENDED, THE PLAN DOCUMENT OF THE SAN DIEGO ELECTRICAL HEALTH AND WELFARE TRUST SHALL REMAIN IN FULL FORCE AND EFFECT.

IN WITNESS THEREOF, the Board of Trustees has caused this Amendment to the Plan Document to be signed this 19th day of November to be effective October 1, 2015.

**UNION TRUSTEES:**

  
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**EMPLOYER TRUSTEES:**

  
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