

AMENDMENT NO. 4 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 as follows:

1. The Disability Claims section of the Claims and Appeals procedure shall be revised as follows:

DISABILITY CLAIMS

A Disability claim is a claim for which the Plan must make a determination of disability in order for the **Covered Employee** to receive the benefit. You will be notified of the decision on your disability credit claim within 45 days of the date the Trust Fund Office receives the claim. This period may be extended one time by up to 30 days if the extension is necessary due to matters beyond the control of the Trust Fund Office. If an extension is necessary, you will be notified before the end of the initial 45-day period of the circumstances requiring the extension and the date by which the Trust Fund Office expects to make a decision.

If, prior to the end of this first 30-day extension, the Trust Fund Office determines that due to matters beyond its control a decision cannot be rendered within the first 30-day extension period, the determination period may be extended for up to an additional 30 calendar days provided you are notified prior to the first 30-day extension period of the circumstances requiring the second extension and the date a decision is expected to be rendered. A Notice of Extension will explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision and the additional information needed to resolve those issues. If the Trust Fund office needs additional information from you to make its decision, you will have at least 45 calendar days to submit the additional information. During the period in which you are allowed to supply additional information, the normal period for making a decision on the claim will be suspended. The deadline is suspended from the date of the extension notice until either 45 days have passed or the date you respond to the request (whichever is earlier). The Trust Fund Office then has 15 days to make a decision on your post-service claim and notify you of the determination.

2. The Notice of Decision section of the Claims and Appeals procedure shall be revised to add the following to the end of the existing section:

NOTICE OF DECISION

Notices shall be provided in English and Spanish.

For disability claims, the notice will also include a discussion of the denial of claim, including the basis for disagreeing with or not following:

- a. The views of a treating physician or vocational professional who evaluated the claimant;
- b. The views of medical or vocational experts obtained by the plan, and

- c. Any disability determination by the Social Security Administration.
3. The Notice of Decision on Appeal section of the Claims and Appeals procedure shall be revised to add the following to the end of the first paragraph of the existing section.

NOTICE OF DECISION ON APPEAL

Notices shall be provided in English and Spanish

For disability appeals, the notice of denial of claim will include a description of any applicable contractual limitation period and its expiration. Additionally, it will also include a discussion of the decision, including the basis for disagreeing with or not following:

1. The view of a treating physician or vocational professional who evaluated the claimant;
 2. The views of medical or vocational experts obtained by the plan, and
 3. Any disability determination by the Social Security Administration.
4. The last sentence in the second paragraph of the Notice of Decision on Appeal section of the Claims and Appeals procedure shall be revised as follows:

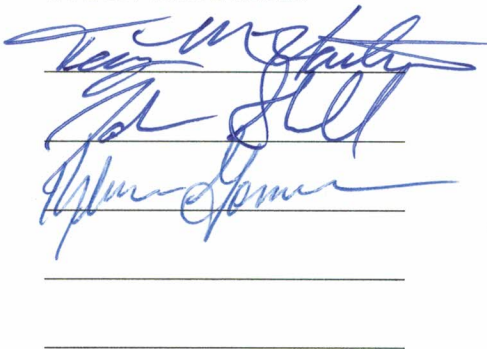
The decision of the arbitrator shall be final and binding upon all parties to the arbitration whose interests are affected thereby, unless:

- (a) a petition for judicial review is commenced within the statutory period for enforcing or vacating an arbitration award; or
- (b) a civil action is filed under ERISA section 502(a)."

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 Whereof, the Board of Trustees has caused this Amendment to the Plan Document to be signed this 22nd day of March 2018 to be effective for all Disability claims filed on or after April 1, 2018.

UNION TRUSTEES:



EMPLOYER TRUSTEES:

