

AMENDMENT NO. 9 TO THE PLAN DOCUMENT
OF THE
SAN DIEGO ELECTRICAL HEALTH AND WELFARE TRUST

1. The “No-Assignment” provision in the “GENERAL PROVISIONS” section of the Plan Document of the San Diego Electrical Health & Welfare Trust is hereby amended in its entirety as follows:

No-Assignment. The **Plan** and the **Trustees** categorically prohibit and will not accept in any circumstance any assignment or attempt to assign any benefits claims, right to coverage, or any other type of claims, regardless of the nature of such claims and any attempt to do so will be void and will not apply. Benefits payable shall not be subject in any manner to anticipation, alienation, sale, transfer, assignment, pledge, encumbrance, or charge by any **Covered Person**, including the creditor of the **Covered Person** without the express written permission of the **Plan** and the **Trustees**.

A **Covered Person** may direct that benefits due him/her, be paid to a **Provider** in consideration for hospital, medical, dental and/or vision care services rendered, or to be rendered. The payment of benefits to a **Provider** shall be done solely as a convenience and does not constitute an assignment of any right under this **Plan** or under ERISA, is not authority to act on a **Covered Person** 's behalf in pursuing and appealing a benefit determination under the **Plan**, is not an assignment of rights respecting anyone's fiduciary duty, is not an assignment of any legal or equitable right to institute any court proceeding against the **Plan** or the **Trustees**, and in no way shall be construed or interpreted as a waiver on the **Plan's** and **Trustees'** prohibition on assignments. The **Plan** and **Trustees** are not responsible for paying **Provider** invoices that are balance billed to a **Covered Person**.

2. The second full paragraph in the “Notice of Decision on Appeal” is amended by adding the following prior to the last sentence in the existing paragraph:

Notwithstanding any provision in the Plan to the contrary, the Plan shall specifically prohibit class arbitration. Additionally, under no circumstances shall any arbitrator or judge have the authority to determine the issue of whether class arbitration is permitted under the Plan.

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 27th day of November 2018 to be effective November 1, 2018.

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EMPLOYER TRUSTEES:

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