

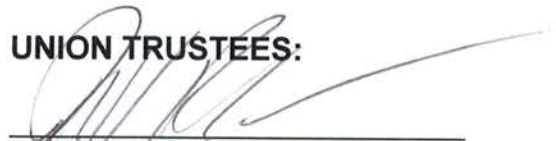
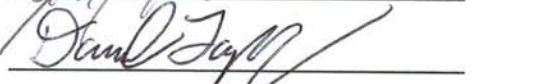

**AMENDMENT NO. 3 TO THE PLAN DOCUMENT  
OF THE  
SAN DIEGO ELECTRICAL HEALTH AND WELFARE TRUST**

The Plan Document of the San Diego Electrical Health & Welfare Trust is hereby amended by replacing page 38 with the a revised page 38 recognizing implementation of a \$10 visit co-payment for all CVS Pharmacy Minute Clinics with all other eligible medical expense for services rendered at a Minute Clinic to be payable in accordance with the Schedule of Benefits for Services Obtained From PPO Providers.

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 18<sup>th</sup> day of September, 2012 to be effective October 1, 2012.

**UNION TRUSTEES:**

  
\_\_\_\_\_  
  
\_\_\_\_\_  
  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**EMPLOYER TRUSTEES:**

  
\_\_\_\_\_  
  
\_\_\_\_\_  
  
\_\_\_\_\_  
\_\_\_\_\_

|  | <u>Services Obtained From PPO Providers</u>   | <u>Services Obtained From Non-PPO Providers**</u>   |
|--|---|---|
| <p>PHYSICIAN AND SURGEON SERVICES (in-patient or out-patient, other than emergency room <b>Physicians</b>)</p> <ul style="list-style-type: none"> <li>Emergency Room Physicians (for <b>emergency/urgent care</b> services for an accident or illness in a <b>Hospital</b>)</li> </ul> | <p>Covered at 80% of discounted <b>Allowable Charges</b>.</p> <p>Covered at 80% of discounted <b>Allowable Charges</b>, if applicable. Otherwise, 80% of total charges.</p>   | <p>Covered at 60% of the maximum <b>Allowable Charge</b> as if the service(s) had been rendered by a PPO Provider.</p> <p>Covered at 60% of the maximum <b>Allowable Charge</b> as if the service(s) had been rendered by a PPO Provider.</p> |
| <p>OUT-PATIENT MEDICAL SERVICES (In <b>Physician's</b> office)</p> <ul style="list-style-type: none"> <li>office visits</li> </ul>   | <p>Covered at 100% of discounted <b>Allowable Charges</b> without application of a deductible, after payment of an office visit co-pay as follows:</p> <p>For all Sharp Health System <b>Physicians</b> -\$10<br/> For all other <b>PPO Physicians</b> in San Diego County-\$30<br/> For <b>all PPO Physicians</b> outside San Diego County-\$15<br/> For all CVS Minute Clinics-\$10</p> | <p>Covered at 60% of the maximum <b>Allowable Charge</b> as if the service(s) had been rendered by a PPO Provider</p>   |
| <ul style="list-style-type: none"> <li>diagnostic laboratory and x-ray</li> <li>surgery</li> <li>radiology</li> <li>pathology</li> <li>physical therapy (Subject to pre-approval by PFMC)</li> </ul>   | <p>Covered at 80% of discounted <b>Allowable Charges</b>.</p>   | <p>Covered at 60% of the maximum <b>Allowable Charge</b> as if the service(s) had been rendered by a PPO Provider.</p>  |
| <p>PREGNANCY BENEFITS (<b>Physician</b> services only)</p>   | <p>Covered at 80% of discounted <b>Allowable Charges</b>.</p>   | <p>Covered at 60% of the maximum <b>Allowable Charge</b> as if the service(s) had been rendered by a PPO Provider.</p>  |