

AMENDMENT

to the

SAN FRANCISCO ELECTRICAL WORKERS HEALTH AND WELFARE PLAN

The San Francisco Electrical Workers Health and Welfare Plan, is hereby amended as follows, effective as of October 1, 2018:

Article VIII, Section 8.9 is amended to add Subsection 18 to read as follows:

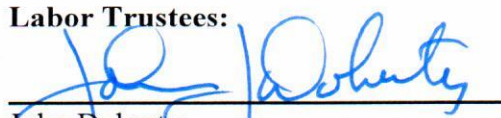
“18. Treatment for ESRD Beyond 30 months. The Plan will be the primary payer for treatment during any waiting period for Medicare benefits due to ESRD. After the Medicare waiting period, at which time you are entitled to Medicare benefits, the Plan will be the secondary payer. If you are eligible for Medicare due to ESRD but do not enroll in Medicare, the Plan will not cover the portion of your expense that Medicare would have paid, regardless of where you receive treatment.”

Article III is amended to add Section 3.7 to read as follows:

“3.7 End Stage Renal Disease and Medicare. If you are diagnosed with End Stage Renal Disease (ESRD), you may be eligible for Medicare. You must apply to receive full benefits because enrollment for Medicare benefits is not automatic. This Plan coordinates ESRD benefits with Medicare and if you do not enroll in Medicare as soon as you are eligible, the Plan will not cover the portion of your expense that Medicare would have paid. As soon as you are eligible for Medicare, please enroll and notify the Plan Office immediately.”

Approved by the Board of Trustees of the San Francisco Electrical Workers Health and Welfare Plan on September 20, 2018.

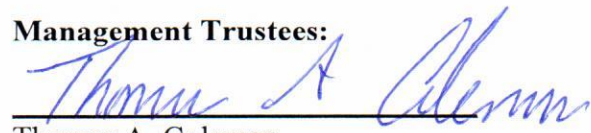
Labor Trustees:



John Doherty

Date 9/20/18

Management Trustees:



Thomas A. Coleman

Date 9/20/18