

**AMENDMENT NO. 18-5**

**TO THE**

**RULES AND REGULATIONS**

**OF THE**

**MEBA MEDICAL AND BENEFITS PLAN**

At their October, 2018 meeting, the Trustees of the MEBA Medical and Benefits Plan (the "Plan") approved the following changes to the Plan's Rules and Regulations regarding out-of-pocket limits for Eligible Employees, Pensioners, and Dependents effective January 1, 2019.

1. Effective January 1, 2019, Article VI, Section 7 is amended to read as follows:

*(a) Catastrophic Protection Rider – Medical Expenses.* If an Eligible Employee and/or Eligible Dependent incurs "Out-of-Pocket" Expenses in excess of ~~\$3,500~~, \$5,000, within a calendar year, *exclusive of prescription drug expenses*, Covered Medical Expenses (*other than prescription drug expenses*) incurred by such Employee and Dependent for the remainder of the calendar year shall be payable at the rate of 100%.

*(b) Catastrophic Protection Rider – Prescription Drug Expenses.* If an Eligible Employee and/or Eligible Dependent incurs "Out-of-Pocket" prescription drug expenses in excess of \$1,500 within a calendar year, prescription drug expenses incurred by such Employee and Dependent for the remainder of the calendar year shall be payable at the rate of 100%.

For purposes of this coverage, "Out-of-Pocket" Expenses shall consist of the co-insurance percentage set forth in Schedule F, the Annual Deductible Amount set forth in Schedule G, any applicable Co-Pays, and expenses exceeding the maximum three (3) days per calendar year benefit when confined in a hospital as defined in Article VI, Section 3(g)(i). "Out-of-Pocket" Expenses do not include any charges in excess of a specified dollar limit for a benefit.

2. Effective January 1, 2019, Article VIII, Section 2(c) is amended to read as follows:

*(a) Catastrophic Protection Rider – Medical Expenses.*

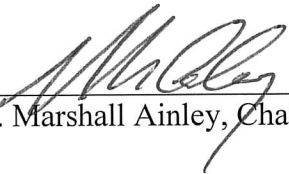
If a Pensioner and/or Dependent of a Pensioner who is eligible for coverage under this Article VIII incurs "Out-of-Pocket" Expenses in excess of ~~\$3,500~~, \$5,000, within a calendar year, *exclusive of prescription drug expenses*, Covered Medical Expenses (*other than prescription drug expenses*) incurred by such Employee and Dependent for the remainder of the calendar year shall be payable at the rate of 100%.

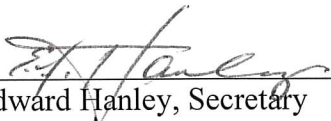
(b) *Catastrophic Protection Rider – Prescription Drug Expenses.*

*If a Pensioner and/or Dependent of a Pensioner who is eligible for coverage under this Article VIII incurs “Out-of-Pocket” prescription drug expenses in excess of \$1,500 within a calendar year, prescription drug expenses incurred by such Employee and Dependent for the remainder of the calendar year shall be payable at the rate of 100%.*

For purposes of this coverage, “Out-of-Pocket” Expenses shall consist of the co-insurance percentage set forth in Schedule I, the Annual Deductible Amount set forth in Schedule J and any applicable Co-Pays.

Effective Date: January 1, 2019  
Language Approved: October 24, 2018

  
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H. Marshall Ainley, Chairman

  
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Edward Hanley, Secretary