

AMENDMENT NO. 6
to
MEDICAL EXPENSE REIMBURSEMENT PLAN
OF THE
SOUTHERN CALIFORNIA FIREFIGHTERS BENEFIT TRUST

The Board of Trustees of the Southern California Firefighters Benefit Trust does hereby amend the “Medical Expense Reimbursement Plan, effective January 1, 2009,” (2/10/09 Ed.) effective for claims received by the Trust Office on or after January 1, 2018.

1. **Definition of On-Duty Disability.** A new Section 1.16 is added as follows, and old Section 1.16 is renumbered as Section 1.17 and any references to that Section throughout the Plan are adjusted accordingly.

“**1.16 ‘Disability’** means an injury or medical condition incurred in the course and scope of employment as a public safety employee that makes the Employee unable to work as a public safety employee, as determined by the federal Social Security Administration, or another appropriate governmental agency. The Employee must submit to the Trust Office written documentation of the disability determination from an appropriate governmental agency, including a determination of: (1) inability to work as a public safety employee; and (2) the disabling injury or medical condition was incurred during the scope of employment as a public safety employee.”

2. **Definitions.** New Sections 1.18 and 1.19 are added, as follows, and old Sections 1.17 through 1.21, “Special Agreement” through “Unit Multiplier,” are renumbered as Sections 1.20 through 1.24 respectively and any references to those Section numbers throughout the Plan are adjusted accordingly:

“**1.18 ‘QDRO’** or ‘**qualified domestic relations order**’ means a qualified domestic relations order as defined in ERISA Section 206(d)(3)(B), 29 USC 1056(d)(3)(B).

1.19 ‘QMCSO’ or ‘**qualified medical child support order**’ means a qualified medical child support order as defined in ERISA Section 609(a)(2)(A), 29 USC 1169(a)(2)(A).”

3. **Eligible Retiree with Disability Required to Have Minimum Active Service for Eligibility as a Regular Beneficiary.** Subsection 2.1(a)(1) is deleted and revised to read as follows:

“(1) The Employee has earned five (5) years of Active Service;”

4. **Employee who Dies Before Attaining Eligibility Age: Survivor Benefits.** The second sentence of newly renumbered Section 1.21, definition of “Surviving Spouse,” is deleted in its entirety. Subsection 2.1(a)(3) is deleted and revised to read as follows to provide survivor benefits for Surviving Spouse and Surviving Children when the Employee dies

before attaining eligibility age, but attained all other eligibility requirements of Section 2.1(a).

“(3) The Employee attains age 50 or the Employee dies before attaining the applicable eligibility age, provided that if the Employee separates employment due to a Disability (as defined in Section 1.16), then the eligibility age shall be age 45; and”

5. **Commencement of Pooled Account Benefits for Surviving Child.** Section 3.2 is retitled as “Commencement of Benefits for Regular Beneficiaries,” and the term “Beneficiaries” in the first sentence is deleted and replaced with “Regular Beneficiaries.” Subsection 3.2(c) is deleted and revised to read as follows:

“(c) Surviving Children. A Surviving Child shall be entitled to benefits starting the month after the deceased Eligible Retiree would have attained age 50 or the month after the death of the Eligible Retiree, whichever is later.”

6. **Benefit Level of Surviving Spouse.** The first sentence of Subsection 3.3(c) is deleted and revised to read as follows:

“The benefit level for a Surviving Spouse with Surviving Children shall be 75% of the benefit level of the Eligible Retiree at the time of his/her death. The benefit level for a Surviving Spouse without Surviving Children shall be 50% of the benefit level of the Eligible Retiree at the time of his/her death.”

7. **Maintenance Fee for Limited Beneficiaries.** Subsection 3.5(a)(4) shall be revised by adding the following parenthetical phrase at the end of the Subsection:

“(Administrative expenses shall include a quarterly Maintenance Fee set by the Trustees and deducted from Employee Accounts of Limited Beneficiaries who are not also Regular Beneficiaries. The Trustees may adjust the Maintenance Fee from time to time.)”

8. **Benefit Claim Procedure.** A new Subsection 3.6(c) is added as follows and the old Subsections 3.6(c) through (g) are renumbered as Subsections 3.6(d) through (h) respectively and all reference thereto are adjusted accordingly.

“(c) Beneficiary Priority to Submit Claims. Beneficiaries may submit claims for reimbursement of Covered Expenses, in the order described below:

(1) Eligible Retiree. Subject to Subsection (4) below, only an Eligible Retiree may submit claims for reimbursement of Covered Expenses of a Beneficiary in his or her family.

(2) Surviving Spouse. Subject to Subsection (4) below, after the death of the Eligible Retiree, only a Surviving Spouse may submit claims for reimbursement of Covered Expenses of a Beneficiary.

(3) Surviving Children. If there is no Surviving Spouse, a Surviving Child may submit claims for reimbursement of his or her own Covered Expenses, subject to division of the Surviving Children's Benefit Level amongst all Surviving Children properly submitting a claim against that month's Benefit Level.

(4) Delegation of Authority to Submit Claims. An Eligible Retiree may delegate authority to submit claims to his or her legal spouse by completing and submitting to the Trust Office a form approved by the Trustees for that purpose. Similarly, a Surviving Spouse may delegate the authority to submit claims to a Surviving Child by completing and submitting to the Trust Office a form approved by the Trustees for that purpose.

(5) Revocation of Authority to Submit Claims. An Eligible Retiree or Surviving Spouse may revoke authority granted pursuant to Subsection 3.6(c)(4) hereof at any time by submitting a written revocation (including via email) to the Trust Office."

9. **Benefit Claim Procedure.** Newly renumbered Subsection 3.6(e) is deleted and revised to read as follows:

"(e) Benefits Payable to Beneficiary. If the Trust Office grants coverage on the Beneficiary's claim, all Plan benefits are personal to the Beneficiary and payable only to the Beneficiary. The Trust Office shall not make any payments on behalf of a Beneficiary or distributions to any other person, except as provided in Subsection 3.6(g), regarding Beneficiary deemed to be incompetent, or pursuant to a QDRO or QMCSO under federal law."

10. **Beneficiary Representative for Incompetent Beneficiary.** Newly renumbered Subsection 3.6(g) is revised by adding the following phrase at the end of the first sentence:

“, and the Beneficiary's representative may submit claims and take action on the Beneficiary's behalf, subject to the requirements of this Section 3.6.”

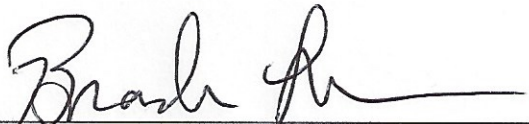
11. **ODRO and QMCSO Costs.** New Section 5.5 is added as follows:

“5.5 **Divorce and Court Orders: QDRO and QMCSO Review Costs.** The Trust reserves the right to deduct the reasonable costs associated with determining whether a domestic relations order qualifies as a qualified domestic relations

order (QDRO), or a medical child support order qualifies as a qualified medical child support order (QMCSO), from the benefits payable to the Eligible Retiree or Beneficiary, according to rules set by the Trustees.”

Adopted by the Board of Trustees on the 6th day of October 2017, and effective as stated above.

**For the BOARD OF TRUSTEES
SOUTHERN CALIFORNIA FIREFIGHTERS BENEFIT TRUST**



Trustee

BRANDON LUCORE

Print name



Trustee

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