

Amendment No. 1 to the Plan of Benefits of the  
LOCAL 25 S.E.I.U. WELFARE FUND

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Pursuant to authority granted to them in Article III, Section 3.19 of the Restated Agreement of Declaration of Trust creating the Local 25 SEIU Welfare Fund, the Board of Trustees amends Article 6, Sections 6.1A., 6.2A. and 6.3 of the Local 25 SEIU Welfare Fund Plan of Benefits to read as follows, effective January 1, 2018:

**6.1 INITIAL ELIGIBILITY**

**A. Employees**

An Employee will become initially eligible when the initial eligibility requirements are satisfied.

1. Definitions applicable to eligibility:

**Benefit Month** - A period of one calendar month during which a participant and his or her dependents are covered under the Plan because the participant has met the applicable eligibility requirements during the corresponding Work Month.

**Credited Hour** - A Credited Hour is any hour worked by an employee for which an employer contribution is required under the terms of a collective bargaining agreement.

**Work Month** - A period of one calendar month during which a person meets the applicable eligibility requirements necessary to provide benefit coverage during the corresponding Benefit Month.

2. An Employee will become initially eligible on the first day of the Benefit Month corresponding to the Work Month in which the Employee first accumulates at least 173.32 Credited Hours of employment for which an Employer or Employers are required to make a contribution to the Fund on the employee's behalf. For example, if an employee's Employer makes contributions for an Employee of at least 173.32 Credited Hours for work performed in January, the employee's coverage will start on April 1.

**6.2 CONTINUING COVERAGE**

- A.** An Employee and his Dependents, if any, will remain eligible if the requirements described below are satisfied and the employee remains employed. The minimum

Credited Hour requirement for continuing eligibility during a Work Month is 173.32 hours per month. The following table shows how Work Months correspond to Benefit Months.

Credited Hours	Worked During (Work Month)		Provides Eligibility (Benefit Month)	
173.32	October	2017	January	2018
173.32	November	2017	February	2018
173.32	December	2017	March	2018
173.32	January	2018	April	2018
173.32	February	2018	May	2018
173.32	March	2018	June	2018
173.32	April	2018	July	2018
173.32	May	2018	August	2018
173.32	June	2018	September	2018
173.32	July	2018	October	2018
173.32	August	2018	November	2018
173.32	September	2018	December	2018

### 6.3 TERMINATION OF EMPLOYMENT ELIGIBILITY

- A. An Employee's coverage will terminate at the end of the last day of the Work Month for which the Employee did not meet the continuing coverage requirements.
- B. If Continuation Coverage Self-Payments are being made by or on behalf of an Employee in accordance with the provisions of Section 6.6, Eligibility Maintained Through Self-Payments, at the end of the last day of the last month of his allowable Maximum Coverage Period or on the date of occurrence of any of the events specified in Section 6.6, Eligibility Maintained Through Self-Payments, Paragraph E, "Termination of Continuation Coverage," whichever occurs first.
- C. The date the Trustees terminate this Plan of Benefits.
- D. The date the Employee enters the armed forces of any country on a full-time basis, unless the Employee is entitled to make and does make correct Continuation Coverage Self-Payments as specified in section 6.6, Eligibility Maintained Through Self-Payments, or such Self-Payments are made on his behalf.
- E. The date of the Employee's death.

IN WITNESS THEREOF, the undersigned Trustees have caused this Amendment No. 1 to be executed on the date written below their respective names.

<u>Laura Giza</u>	<u>12/13/17</u>	<u>Alan Johnson</u>	<u>12/13/17</u>
Date	Date	Date	Date
<u>Ken My</u>	<u>12/13/17</u>	<u>Kristal W. Kishel</u>	<u>12/18/17</u>
Date	Date	Date	Date
<u>Baeff</u>	<u>12/13/17</u>	<u>[Signature]</u>	<u>12/21/17</u>
Date	Date	Date	Date

**AMENDMENT TO THE RULES AND REGULATIONS  
OF THE WELFARE PLAN OF BENEFITS**

**PROVIDED BY THE**

**SEIU LOCAL 1 & PARTICIPATING EMPLOYERS HEALTH TRUST**

**AMENDMENT NO. 2**

The Board of Trustees of the SEIU Local 1 & Participating Employers Health Trust hereby amends the Rules and Regulations of the Welfare Plan of Benefits as specified below.

1. **SYNOPSIS** – Change the name of the Fund throughout from Local 25 S.E.I.U. Welfare Fund to SEIU Local 1 & Participating Employers Health Trust.

**AMENDMENT – Effective April 1, 2018**

Article I, DEFINITIONS, is amended as set forth below:

Section 1.2, Benefit Plan, Plan of Benefits, Plan, is amended to read as follows:

The self-funded Benefit Plan of the SEIU Local 1 & Participating Employers Health Trust as set forth herein.

2. **SYNOPSIS** – Change the speech therapy benefit to eliminate the need for a congenital defect for dependent children under the age of six and the \$2,000 annual benefit be available for dependent children provided that coverage is recommended and monitored by UHS.

**AMENDMENT – Effective January 1, 2018**

Article VII, SCHEDULE OF BENEFITS, is amended as set forth below:

Section 7.1, Plan 1 Schedule of Benefits, Paragraph C., *Medical Benefits*, "No. 3 (b) "Speech Therapy" is amended to read as follows:

- (1) Maximum benefit payable per Calendar Year for treatment of a congenital defect, except that a congenital defect need not be present for dependent children under the age of six....

Section 7.2, Plan 2 Schedule of Benefits, Paragraph D., *Comprehensive Medical Expense Benefit*, "No. 4 (e) is amended to read as follows:

Speech therapy provided for treatment of a congenital defect, except that a congenital defect need not be present for dependent children under the age of six:

Article X, MEDICAL EXPENSE BENEFIT, is amended as set forth below:

Section 10.4, Covered Expenses Under Plans 1, 3 and 4, Paragraph A., In-Plan Covered Expenses Arranged by UHS, " No. 14 is amended as follows:

Services and supplies for speech therapy due to a congenital defect (except for dependent children under age 6), provided such therapy is arranged by a UHS Physician.

Section 10.5, Covered Expenses Under Plan 2, Paragraph E., is amended as follows:

Services and supplies for speech therapy due to a congenital defect, except that a congenital defect need not be present for dependent children under the age of six.

**EMPLOYER TRUSTEES**

**UNION TRUSTEES**

Alean Johnson 9/27/18  
Date

T. Bell 9-27-18  
Date

Kristal Kurukly 10/1/18  
Date

Laura Gayer 10/9/18  
Date

Stacy J. Graydon 10/9/18  
Date

John King 10/1/18  
Date

**AMENDMENT TO THE RULES AND REGULATIONS  
OF THE WELFARE PLAN OF BENEFITS**

**PROVIDED BY THE**

**SEIU LOCAL 1 & PARTICIPATING EMPLOYERS HEALTH TRUST**

**AMENDMENT NO. 3**

The Board of Trustees of the SEIU Local 1 & Participating Employers Health Trust hereby amends the Rules and Regulations of the Welfare Plan of Benefits as specified below.

1. **SYNOPSIS** – Hospital review non-compliance deductible for each hospital confinement when the hospital review program procedures are not followed is being eliminated for Plans 1, 2 & 3.

**AMENDMENT – Effective January 1, 2019**

Article II, GENERAL PLAN PROVISIONS, is amended as set forth below:

Section 2.16, Circumstances Resulting in Claim Denials or Loss of Benefits, Paragraph A No. 14 is eliminated.

Section 2.18, Review Organization, Paragraphs E & F are eliminated.

Article VII, SCHEDULE OF BENEFITS, is amended as set forth below:

Section 7.1, Plan 1 Schedule of Benefits, Paragraph C., *Medical Benefits*, "No. 1 (c) "Noncompliance deductible per confinement when the Hospital Review Program procedures are not followed" is eliminated.

Subsequent letter "d." is re-lettered as "c."

Section 7.2, Plan 2 Schedule of Benefits, Paragraph D., *Comprehensive Medical Expense Benefit*," No. 1 (a) "Hospital Review Noncompliance deductible for each Hospital confinement when the Hospital Review Program procedures are not followed" is eliminated.

Re-lettering for the remaining items in No. 2.

Section 7.2, Plan 2 Schedule of Benefits, Paragraph D., *Comprehensive Medical Expense Benefit*," No. 3 footnote is amended as follows:

*Maximum Out-of-Pocket Amounts include only Calendar Year Deductibles, and the Eligible Individual's 20% co-payment amounts. Emergency Care Deductibles, and the Eligible Individual's 50% co-payment amounts are not included.*

Article X, MEDICAL EXPENSE BENEFIT, is amended as set forth below:

Section 10.1, Benefit Payment Provisions, Paragraph E., *Maternity Admissions*, is amended as follows:

An Eligible Employee or an Eligible Dependent spouse is entitled to at least 48 hours of inpatient Hospital care for a normal delivery and at least 96 hours of inpatient Hospital care for a Caesarean section. The Plan will provide benefits for the Covered Expenses incurred by such individual during the prescribed time periods, subject to all applicable deductibles, co-payment percentages and maximum benefits set forth on the Schedule of Benefits.

Section 10.2, Deductibles, Paragraph A. *Out-of-Plan Deductibles under the Plan 1 Schedule of Benefits*, No. 4 is eliminated.

Section 10.2, Deductibles, Paragraph B. *Deductibles under the Plan 2 Schedule of Benefits*, No. 2 is eliminated.

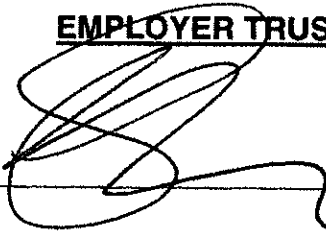
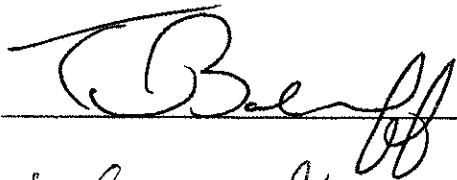
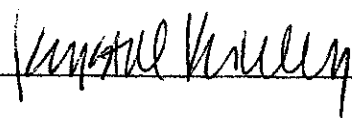

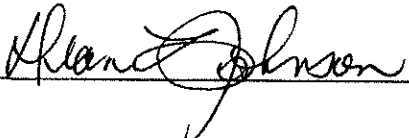
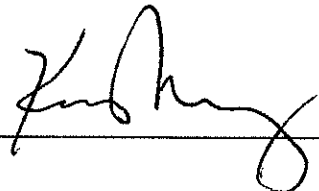
Renumber thereafter.

Section 10.3, Maximum Out-Of-Pocket Amount Under Plan 2 Schedule of Benefits, Paragraph B. *Expenses that Do Not Apply to Maximum Out-of-Pocket Amounts*, No. 1 is eliminated.

Renumber thereafter.

**EMPLOYER TRUSTEES**

**UNION TRUSTEES**

	6/12/19 Date		6-12-19 Date
	6/12/19 Date		6-12-19 Date
	6/12/19 Date		6/12/19 Date