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

_H. Marshall Ainley, Chairman_  
_Edward Hanley, Secretary_