AMENDMENT NO. 20-4

TO THE

RULES AND REGULATIONS

OF THE

MEBA MEDICAL AND BENEFITS PLAN

At their February 19-20, 2020 meeting, the Trustees of the MEBA Medical and Benefits Plan (the "Plan") amended the Plan's Rules and Regulations to provide coverage for gender reassignment surgery, provided that certain conditions are met, effective January 1, 2020.

1. Article VI, Section 3 shall be amended by adding new paragraph (m), to read as follows:

(m) Gender Reassignment

If an Eligible Employee or Dependent incurs Covered Medical Expenses in connection with gender reassignment surgery, such charges shall be payable in accordance with the Plan's provisions for the payment of hospital, surgical, and medical benefits, provided the Eligible Employee or Dependent satisfies all the CareFirst eligibility guidelines established for such surgery.

Adopted in Principle: February 19-20, 2020 Effective Date: January 1, 2020 Language Approved: June 24-25, 2020

Miller,

H. Marshall Ainley, Chairman

Edward F. Effances

Ed Hanley, Secretary