

**AMENDMENT II TO THE PLAN DOCUMENT OF
WELFARE FUND OF ENGINEERS LOCAL 513**

Effective on March 1, 2015, the Plan Document of Welfare Fund of Engineers Local 513 Rules and Regulations Amended and Restated As of May 1, 2014, is amended as follows:

1. Article II Section 7 is replaced with the following:

SECTION 7. COVERED EXPENSE

As used herein, the term "Covered Expense" shall mean expenses incurred by a Participant while eligible under the Plan, for services or supplies that are expressly covered under the applicable provisions of the Plan, and not excluded by any provision of the Plan; and are Medically Necessary, but only to the extent that such expenses do not exceed the least of the following:

- A. The provider's contracted rate with the Plan's network provider, or the rate negotiated by the out-of-network fee negotiation provider if there is no contracted rate, or the Reasonable and Customary Charges if neither a contracted or negotiated fee exists;
- B. Allowances or limits expressly provided under the Plan; or
- C. The amount actually charged in the case of a provider who does not have a contracted rate with the Plan's network provider.

2. Article II Section 30 is replaced with the following:

SECTION 30. REASONABLE AND CUSTOMARY CHARGES

As used herein, the term "Reasonable and Customary Charges" shall mean those charges that do not exceed the usual amount generally charged by providers in the geographical area for similar services or supplies, subject to all limitations and exclusions set forth in this Plan. The determination of Reasonable and Customary Charges will be made by the Board of Trustees, in their discretion and judgment, and they may rely on advice of professionals of their choice in the medical field.

As of December 10, 2014, the Fund will use the Reasonable and Customary database of the Fund Office and not the Plan's network provider.

3. Article IX Section 2 is amended by adding the following paragraph to the end of the Section:

In the event that a participant sees a non-PPO (out-of-network) provider at a PPO (in-network) facility, the Plan will pay the PPO level of benefits. The Covered Expense will be based on the Reasonable and Customary Charges.

Executed by authority of the Board of Trustees:



Chairman



Secretary