

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

The Plan Document of Welfare Fund of Engineers Local 513 Rules and Regulations Amended and Restated As of May 1, 2014, is clarified and amended as follows:

1. Effective May 1, 2015, the Out-of-Pocket Limits under both the Comprehensive Major Medical Plan and the Prescription Drug Benefit, as set forth in Amendment III, shall include a Participant's copayments.
2. Effective May 1, 2015, the Plan shall not apply any Out-of-Pocket Limits except those set forth in Amendment III.
3. Effective January 1, 2016, Article V, Section 5 is amended to read as follows:

"No action at law or suit in equity shall be brought to recover any benefit from the Plan unless and until the Participant has presented the claim and received a final adverse benefit determination in accordance with the claims and appeal procedures of the Plan. No such action or suit shall be commenced more than three (3) years after such final adverse benefit determination."

4. Effective January 1, 2016, Article V is amended by adding thereto a new Section 14, to read as follows:

**"SECTION 14. PRIOR AUTHORIZATION**

"The Trustees are authorized, in their discretion, to determine from time to time that benefits for a particular drug or class of drugs under the Prescription Drug Benefit, or for a particular procedure or type of procedure, service, supply or equipment under the Medical, Dental or Vision Benefits, will be denied or limited unless the Participant has obtained prior authorization from the Trustees or their designee. Unless otherwise stated, prior authorization is for the purpose of determining Medical Necessity. However, when so stated, prior authorization may be for the purpose of determining whether other criteria of coverage approved by the Trustees have been satisfied. Advance notice of prior authorization requirements adopted under this Section will be given to Participants before they become effective."

Executed by authority of the Board of Trustees.



Chairman



Secretary