

**AMENDMENT FOUR  
TO THE  
SACRAMENTO INDEPENDENT HOTEL,  
RESTAURANT & TAVERN EMPLOYEES WELFARE TRUST**

WHEREAS, the Board of Trustees of the Sacramento Independent Hotel, Restaurant and Tavern Employees Welfare Plan (the "Plan") adopts this amendment to allow an Active Participant, who is eligible for Medicare, to permanently opt-out of coverage under the Plan;

WHEREAS, it is the Board of Trustees intent that an Active Participant who is eligible for Medicare and voluntarily opts out of coverage under the Plan, will not be permitted to re-enroll in the Plan;

THEREFORE, the Board of Trustees amends the Plan as follows:

**Amendment**

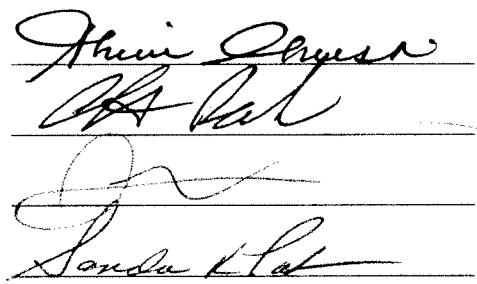
**Effective as of February 17, 2015, the Board of Trustees of the Plan has amended the First Paragraph of Article XI. "Medicare Benefit" as follows:**

Employees who are 65 and older and their Spouses have a choice of regular Plan benefits or Medicare. If you choose coverage under the Plan, the Plan will be primary (i.e., the Plan will pay benefits first) and Medicare will be the secondary payer. Therefore, if the Plan does not pay in full for services received, Medicare benefits may be paid to supplement the amount paid by the Plan for Medicare covered services. If Medicare is primary, you will have no coverage under the Plan for items and services covered by Medicare. The only exception to these rules is if your employer had fewer than 20 Employees last year. In that case, you may be eligible for Medicare benefits as prime and this Plan's benefits as secondary coverage. Call the Administration Office for further information if your employer has a small number of Employees. Active Participants who are eligible for Medicare are permitted to permanently opt out of the Plan's health and welfare benefits. If you wish to opt out of coverage, you must complete and return a Voluntary Opt-Out Form to the Administration Office. This Form can be requested from the Administration Office. Please be aware that opting out of health and welfare coverage under the Plan is permanent and you will not be permitted to re-enroll in the Plan at a later date.

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**Approved: February 17, 2015**

**UNION TRUSTEES:**



**EMPLOYER TRUSTEES:**

