

**AMENDMENT NO. 1
TO THE
NATIONAL EMPLOYEES HEALTH PLAN
PLAN DOCUMENT
(Florida Insured Plans Only)**

The Health Plan of the National Employees Health Plan, amended and restated effective November 1, 2008, is hereby amended as follows:

I. Article 1 General Definitions, Section 1-6 Dependent is hereby amended to read as follows:

Section 1-6 Dependent - The term “Dependent” means:

- (a) The wife or husband of an Employee, while not divorced or legally separated from the Employee.
- (b) Each child, while the child is unmarried, is not employed on a regular and full-time basis and is wholly dependent on an Employee for support and maintenance, until the end of the calendar year in which the child attains age 19, or as described in this subparagraph below.

Any unmarried child(ren) of the Covered Employee from December 31 of the calendar year in which he/she attains nineteen (19) years of age, until the end of the calendar year in which he/she turns twenty-five (25) years of age, who also meets all of the following requirements:

- the child is dependent on the Covered Employee for support and
- the child is living in the Covered Employee’s household or is a full time or part time student attending an accredited secondary school, junior college, college or university or nursing school.

Any child(ren) from December 31 of the calendar year in which the child attains twenty-five (25) years of age until the end of the calendar year in which he/she attains thirty (30) years of age, who also meet all of the following requirements:

- the Covered Employee has exercised his/her option to have said child insured; and
- the child is unmarried and does not have a dependent of his or her own; and
- the child is a resident of Florida or a Full Time or Part Time Student; and the child is not

provided coverage as a Named Insured, insured, enrollee, or a Covered Person under any other group or individual health benefit plan; or is not entitled to benefits under Title XVIII of the Social Security Act.

A child who (i) otherwise qualifies as a Dependent, (ii) would lose eligibility because of age, and (iii) is incapable of self-sustaining employment by reason of mental or physical handicap, is a Dependent during the continuation of such incapacity, subject to the right of the Plan Administrator to require proof of incapacity when the claim is first made, and proof once each year thereafter of the continuation of said incapacity. A child eligible for coverage on the basis of incapacity must have become incapacitated while covered as a Dependent and is eligible for coverage only during the continuation of such incapacity.

(c) Stepchildren who reside with an Employee (or who are full-time students as described above), children under court appointed guardianship, children placed for adoption, and legally adopted children are eligible for coverage as Dependents to the same extent as the Employee's natural children.

A Dependent also means a child for whom there is a Qualified Medical Child Support Order which states that health care coverage must be maintained by an Employee.

(d) With respect to Retirees, the term Dependent means only the spouse of the Retiree from whom the Retiree is not legally separated.

II. Article 6 Eligibility Rules for Dependent Coverage is hereby amended to read as follows:

Section 6-2 Termination of Coverage -

Except as provided in Article 5 relating to continuation coverage for Retirees and their Dependents, a Dependent's eligibility for benefits hereunder shall terminate on the date upon which the Covered Employee/Retiree to whom an individual is dependent is no longer eligible for benefits, or on the last day of the month during which the Dependent ceases to be a Dependent of the Covered Employee/Retiree, whichever is earlier.

If a Dependent child is provided coverage under the Plan or an insurance policy after the child reaches age twenty-five (25) and the coverage for the child is later terminated before the end of the Calendar Year in which the child turns age thirty (30), the child is ineligible to be covered again under the Plan or an insurance policy unless the child was continuously covered, by other creditable coverage, without a coverage gap of more than sixty-three (63) days.

**EXCEPT AS HEREIN AMENDED, THE PLAN DOCUMENT SHALL REMAIN IN
FULL FORCE AND EFFECT.**

IN WITNESS WHEREOF, the Board of Trustees has caused this Amendment to be adopted this day of June, 2009 to be effective October 1, 2008.

UNION TRUSTEES

EMPLOYER TRUSTEES

Witnessed by: _____