

**AMENDMENT NO. 13  
TO THE  
MEDICAL EXPENSE REIMBURSEMENT PLAN  
OF THE  
CALIFORNIA FIREFIGHTERS BENEFIT TRUST**

The Board of Trustees of the California Firefighters Benefit Trust (the "Trust") does hereby amend the "Medical Expense Reimbursement Plan, restated effective March 1, 2021 (Dr. 3/22/21)," and as amended thereafter (the "Plan"), as follows:

**1. Definitions for Addition of Contributory Retirees.** The Board of Trustees amends the Plan to incorporate the possibility of Employer contributions on behalf of retirees. The following definitions are amended, effective immediately:

a) Section 1.9 defining "Contribution" is revised by adding a new Subsection (c) and renumbering the old Subsection (c) as Subsection (d):

"(c) The term "Contribution" includes "**Retiree Contributions**" that are mandatory monthly or lump sum payments to the Trust made by a Participating Employer on behalf of each and every Contributory Retiree, in a defined group of his or her former Association, as determined and mandated by an MOU or Special Agreement. Retiree Contributions must be made without any election on the part of the individual Contributory Retirees, and there shall be no right to receive the Retiree Contributions as cash in lieu of Contributions to the Trust."

b) New Subsection 1.10 is added as follows and the remaining Subsections of Section 1 are renumbered accordingly and references thereto are adjusted throughout the Plan.

**"1.10 "Contributory Retiree"** means an Employee who has retired from the Participating Employer, and on whom the Participating Employer makes a mandatory Contribution to the Trust after his/her retirement, pursuant to an MOU or Special Agreement."

**2. Contributory Retiree as Limited Beneficiary and Eligible Retiree.** Subsection 2.1(b) is revised by adding "or Contributory Retiree" after "Employee" in each instance where it occurs, effective immediately.

**3. All Limited Beneficiaries Governed by Section 3.5.** The first sentence of Subsection 3.5(a) is revised by deleting the phrase "An Employee who becomes an Eligible Retiree under Section 2.1(b) hereof as a Limited Beneficiary," and replacing that phrase with "A Limited Beneficiary, pursuant to Section 2.1(b) hereof", effective immediately.

**4. Retiree Contributions Credited to Employee Account.** A new Subsection 3.5(a)(6) is added as follows, effective immediately:

"(6) Credit for Retiree Contributions made pursuant to a mandatory requirement in an MOU or Special Agreement. As long as a Participating Employer is making periodic Retiree Contributions to a Contributory Retiree's Employee Account or there is a positive balance, the Employee Account shall not be closed and shall be subject to the other requirements of this Section 3.5."

5. **Documentation for Monthly Verification of Premium Reimbursement Claims.** Subsection 3.6(a) in "Benefit Claim Procedure," is revised by deleting the sentence "The Trust Office must receive documentation that satisfies the requirements of both this Subsection 3.6(a) and Subsection 3.6(b) prior to paying each claim, except for documentation of Medicare premiums, which shall be received by the Trust Office at least annually or within 30 days of a change in premium," and substituting in its place the following, effective January 1, 2022:

"Documentation must be submitted for each claim. See Section 3.6(c) below for frequency of documentation of recurring premium claims under Sections 1.10(a) and (c)."

A new Subsection 3.6(c) is added in place of that language to provide a comprehensive explanation of the premium documentation process, effective for claims received by the Trust Office for insurance coverage in effect on or after January 1, 2022. Former Subsection (c) is renumbered as Subsection (d). All remaining subsections of 3.6 are renumbered and references modified throughout the Plan accordingly.

"(c) Documentation for Reimbursement of Recurring Monthly Premiums. For reimbursement of recurring monthly premium payments:

(1) At least annually, the Trust Office must receive the completed and signed claim form of the Trust and documentation that satisfies the requirements of Subsection 3.6(a).

(2) For each monthly premium reimbursed, except Medicare premiums reimbursed pursuant to Subsection (3) below, the Trust Office must receive documentation that satisfies the requirements of Subsection 3.6(b) showing proof of the Beneficiary's payment of the same monthly premium that the Beneficiary claimed and documented pursuant to the annual documentation requirements in Subsection (1) above.

(3) For reimbursement of recurring monthly Medicare premiums, the Trust Office must receive at least once a year, and upon request, the completed and signed claim form of the Trust and the Beneficiary's annual Social Security Administration statement showing the amounts deducted from the Beneficiary's social security payments, or otherwise paid by the Beneficiary, for Medicare premiums."

Adopted by the Board of Trustees at a meeting held on July 13, 2022, and effective as stated above.

**For the BOARD OF TRUSTEES  
CALIFORNIA FIREFIGHTERS BENEFIT TRUST**

  
Trustee

BRANDON LUCORE  
Print Name

  
Trustee

GREG WILSON  
Print Name