

**AMENDMENT NO. 14
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:

Definitions. The Board of Trustees amends the Plan to revise the following definitions. The following definitions are revised as indicated below, effective immediately:

a. Subsection 1.9(c) defining "Retiree Contributions" is revised to allow Retiree Contributions to continue to the Surviving Spouse of a Contributory Retiree, provided Retiree Contributions are mandatory for all such Surviving Spouses pursuant to a Special Agreement or MOU. The following sentence is added at the end of Subsection 1.9(c) as follows:

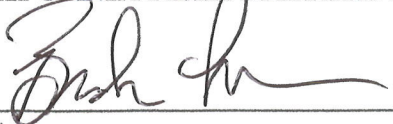
"Retiree Contributions are permitted to continue to the Surviving Spouse of a Contributory Retiree, as long as Retiree Contributions are mandated to all Surviving Spouses of Contributory Retirees, pursuant to an MOU or Special Agreement, and the Surviving Spouses have no right to receive the Retiree Contributions as cash in lieu of Contributions to the Trust."

b. Section 1.11 defining "Covered Expenses" is revised by removing, "but for no other expenses associated with the costs of long-term care" from Subsection 1.11(c) of the definition. As amended and with additional updates, the definition will read as follows:

"(c) the portion of premium payment for long-term care insurance, qualified as tax deductible under Code Section 7702B, for coverage of the Beneficiary in effect while the Beneficiary is eligible for benefits under the Plan."

Adopted by the Board of Trustees at a meeting held on November 14, 2022, and effective as stated above.

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



Trustee

BRANDON LUCORE

Print Name



Trustee

Greg Wiscini

Print Name