City of Martin Health Benefit Plan Effective July 1, 2018 Amendment #1

The following section of the Plan Document and Summary Plan Description has been amended to read as follows:

## Section XIII. Termination of Coverage, Item B. has been changed to state:

B. Coverage for a Retiree or the Dependent of a Retiree will terminate at the end of the month when the Retiree or covered Dependent of a Retiree reaches age sixty-five (65). In addition, Coverage as a Retiree is only available if the Retiree, or any covered Dependents of the Retiree, are not eligible for Coverage under any other group health plan (not to include Medicare). Once Coverage under another Plan (not including Medicare), becomes effective for a Retiree or a Retiree's covered Dependent, Retiree Coverage for the affected Participant through this Plan will automatically terminate.

A Retiree under the age of sixty-five (65) who is covered by Medicare due to disability, may continue to be covered by the Plan until the Retiree reaches age sixty-five (65). In accordance with Medicare Secondary Payor regulations, claims for such Retiree shall first be paid by Medicare and the Plan shall process all remaining charges on a secondary basis.