## Williams Company Management Group Health Benefit Plan Effective September 1, 2019 Amendment #2

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

## Section X. Definitions, Item ZZZ. has been added to include:

**2ZZ.** "Drug" shall mean a Food and Drug Administration (FDA) approved Drug or medicine that is listed with approval in the United States Pharmacopoeia, National Formulary or AMA Drug Evaluations published by the American Medical Association (AMA), that is prescribed for human consumption, and that is required by law to bear the legend: "Caution – Federal Law prohibits dispensing without a prescription," or a State restricted drug (any medicinal substance with may be dispensed only by prescription, according to State law), legally obtained and dispensed by a licensed drug dispenser only, according to a written prescription given by a Physician and/or duly licensed Provider. "Drug" shall also mean insulin for purposes of injection. At the Plan Administrator's discretion, a Drug or Medicine with the efficacy and safety of which can be confirmed, but is not FDA approved, can be deemed a "Drug" in specific cases.

## The Medical Schedule of Benefits has been updated to include:

Medical Benefits	Cigna PPO Network Providers	Non-PPO Providers
International Treatment / Medical Tourism	N/A	100% of covered expenses. Subject to Calendar Year deductible. Pre-certification of specialty drugs is required. Patient must begin specialty drug treatment prior to program use.

This document has been reviewed and approved by Williams Company Management Group.

By signing below, Williams Company Management Group amends its Health Benefit Plan as described in this document; and authorizes Preferred Benefit Administrators to use this document for the basis of benefit payments through the Health Benefit Plan; and warrants and represents that the person signing below is duly authorized to do so.

Authorized Signature	Date
Printed Name	Title

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