

Public Trust Advisors Health Benefit Plan
Effective April 1, 2019
Amendment #1

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

Section X. Definitions, Item T. and Item U. have been changed to state:

T. "Dependent" means the Participant's legal spouse who is a resident of the same country in which the Participant resides. The Employee and spouse must have met all of the requirements to obtain a valid marriage contract under applicable state law. The Claims Administrator may require documentation substantiating legal marital relationships. This Plan also covers common law spouses or Domestic Partners of the Employee. Domestic Partners shall be considered a spouse of the Employee under this plan and shall be considered a Qualified Beneficiary in the event a COBRA Qualifying Event should occur that would affect spousal continuation coverage.

U. "Domestic Partner / Domestic Partnership" means two people of the same or opposite sex who live together and share a domestic life, but are not married or joined by a civil union. The Domestic Partner must be the sole Domestic Partner of the Employee for twelve (12) or more months; must be is mentally competent; not related to the Employee by blood closer than permitted by state law for marriage; is not married to anyone else; and is financially interdependent with the Employee. A Domestic Partner shall be considered a spouse of the Employee under this plan and shall be considered a Qualified Beneficiary in the event a COBRA Qualifying Event should occur that would affect spousal continuation coverage.