

**McMinnville Electric System Health Benefit Plan**  
**Effective January 1, 2021**  
**Amendment #3**

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

**Section XII. Enrollment and Coverage Effective Date, Item M. has been added and Item L. has been amended to state:**

- L.** (Item L. shall apply only to covered retirees who retired under the 2020 Early Retirement Incentive Program.)

In the event a covered Retiree is covering Dependents through the Plan, and the Retiree becomes covered under any other health plan, including Medicare and/or Medicaid, coverage for the Retiree will terminate according to the termination provisions of the Plan.

Any Dependents covered under such Retiree shall continue to be eligible for coverage through the Plan until the Dependent becomes newly covered under any other health plan, including Medicare and/or Medicaid, or a Dependent child attains age 26. However, if a Dependent was covered under another health plan at the time of Employee retirement, Dependent retiree coverage may be continued under this plan on a Secondary Payer basis.

- M.** (Item M. shall apply to all retirees who were not part of the 2020 Early Retirement Incentive Program.)

In the event a covered Retiree is covering Dependents through the Plan, and the Retiree becomes covered under any other health plan, including Medicare and/or Medicaid, coverage for the Retiree will terminate according to the termination provisions of the Plan.

Any Dependents covered under such Retiree shall continue to be eligible for coverage through the Plan until the Dependent becomes newly covered under any other health plan, including Medicare and/or Medicaid, or a Dependent child attains age 26. However, if a Dependent was covered under another health plan at the time of Employee retirement, Dependent retiree coverage may be continued under this plan on a Secondary Payer basis.

**Section XIII. Termination of Coverage, Item J. has been amended to state:**

- J.** For Employees who retire under the 2020 Early Retirement Incentive Program and qualify as a Retiree under the Plan, Dependent Coverage will terminate when a Dependent becomes newly covered under any other health plan, including Medicare and/or Medicaid, or a Dependent child attains age 26.

For Employees who are not part of the 2020 Early Retirement Incentive Program and qualify as a Retiree under the Plan, Dependent Coverage will terminate when a Dependent becomes newly covered under any other health plan, including Medicare and/or Medicaid, or a Dependent child attains age 26.