AMENDMENT NO. 14 TO THE

MEDICAL EXPENSE REIMBURSEMENT PLAN OF THE

SOUTHERN CALIFORNIA PUBLIC SAFETY RETIREE MEDICAL TRUST

The Board of Trustees of the Southern California Public Safety Retiree Medical Trust (the "Trust") does hereby amend the "Medical Expense Reimbursement Plan, restated effective July 1, 2018 (Dr. 6/15/18)," and as amended thereafter (the "Plan"), as follows:

- 1. <u>Benefits Not Vested</u>. Subsection 3.1(d) is added as follows to affirm the non-vested nature of the benefit levels, effective immediately:
 - "(d) <u>Benefits not vested</u>. The benefits of this Plan are not vested, and may be modified or terminated for some or all Beneficiaries, including current and/or future Beneficiaries."
- 2. <u>Surviving Spouse Benefits Not Suspended For Employment With Participating Employer.</u> Section 3.4(a) is revised by adding the following at the end of the subsection, effective immediately:
 - "A Surviving Spouse, who is also an Employee, shall be eligible to receive Surviving Spouse benefits regardless of employment with the Participating Employer."
- 3. <u>Limits on Lifetime Benefits</u>. The following phrase is added at the beginning of the first sentence of subsections 3.4(a) and 3.4(b): "Subject to Section 3.4(c)". Subsection 3.4(c) is added as follows to affirm the non-vested nature of the benefit levels, effective immediately:
 - "(c) <u>Lifetime benefits not guaranteed</u>. The Plan is currently written to provide benefits for Regular Beneficiaries until death. However, this is not guaranteed. The Trustees reserve the right to modify, limit, or terminate benefits as necessary to preserve the financial soundness of the Plan. Such changes may apply to some or all current and/or future Beneficiaries, and may apply whether or not the Plan terminates."
- 4. <u>Funding of Benefits Limited to Plan Assets and Contributions</u>. Article VI is revised by adding the following two sentences at the beginning of the Article and substituting the term "Trust resources" for "its resources" in the current text to affirm the non-vested nature of the benefit levels, effective immediately:

"Trust resources for payment of benefits consist of Contributions required by the current MOU, assets held in the Trust, and investment returns of the Trust investments. All benefits are paid from Trust assets, and the Plan's obligation to make any benefit payment shall be limited by amounts held in the Trust and the financial stability of the Plan at the time of the payment."

Adopted at a Board of Trustees meeting on August 28, 2020, and effective as stated above.

For the BOARD OF TRUSTEES, Southern California Public Safety Retirce Medical Trust

Trustee

Trustee

{14049/A0551063.1} Dr, 7/27/20