

AMENDMENT NO. 13

to the RESTATED RETIREE MEDICAL EXPENSE REIMBURSEMENT PLAN OF THE COMMUNITY COLLEGE EMPLOYEES BENEFIT TRUST

The Board of Trustees of the Community College Employees Benefit Trust does hereby amend the "Second Restated Retiree Medical Expense Reimbursement Plan of the Community College Employees Benefit Trust, restated effective August 1, 2015 (6/26/15 Dr. and *incl. Am. 1-10*)," and as amended thereafter, effective as stated below.

1. **Definition of Benefit Level.** A definition of "Benefit Level" is added to the definition of Benefit Amount to clarify that the monthly benefit payment to an individual Beneficiary is not equal to the Benefit Amount unless he/she had exactly 25 years of Active Service, and the definition of Benefit Amount is revised to clarify that it is not the maximum monthly Benefit Level. The term "benefit level" shall be capitalized as a defined term wherever it occurs throughout the Plan. Section 1.4 is deleted and revised to read as follows, effective for claims paid on or after September 1, 2017:

"1.4 "Benefit Amount" means the amount set from time to time by the Trustees as the monthly amount available for reimbursement of Covered Expenses for an Eligible Retiree with 25 years of Active Service. "Benefit Level" means the maximum monthly benefit for an individual Beneficiary based upon the applicable formula in Section 3.2 hereof."

2. **Definition of Medicare Eligibility.** A new Section 1.16 is added as follows, and old Sections 1.16 "Plan" through 1.25 "Trust Office" are renumbered respectively and all references thereto throughout the Plan are adjusted accordingly, effective for claims paid on or after September 1, 2017:

"1.16 'Medicare Eligibility' means the individual is eligible to enroll in Medicare based on age (rather than, e.g., disability), according to the current Medicare law and regulations, whether or not an individual actually enrolls in Medicare. If the eligibility age changes under Medicare law, then the age for Medicare Eligibility under the Plan will adjust correspondingly."

3. **Graduated Benefit Levels.** Subsections 3.2(b)(1)(a) and (b) are revised by adding the term Minimum Benefit Level to each subsection as follows, effective for reimbursement of insurance coverage or medical expenses received by the Beneficiary on or after September 1, 2017:

"a) A Regular Beneficiary hired before July 1, 2014, with 5 years of Active Service shall receive a Minimum Benefit Level equal to 50% of the monthly Benefit Amount.

b) A Regular Beneficiary hired on or after July 1, 2014, with 10 years of Active Service shall receive a Minimum Benefit Level equal to 62.5% of the monthly Benefit Amount."

Section 3.2(b)(1)(c) is revised to read as follows, effective for reimbursement of insurance coverage or medical expenses received by the Beneficiary on or after September 1, 2017:

"c) The individual Benefit Level of a Regular Beneficiary with more than the applicable minimum years of Active Service under Section 2.1(a)(2) hereof shall be increased, above the applicable Minimum Benefit Level, by an additional 2.5% divided by 12 of the

monthly Benefit Amount for each additional full month of Active Service above the minimum years of Active Service for eligibility. Thus, the Formula for individual Benefit Level is as follows:

Benefit Level = Minimum Benefit Level + [(Number of Full Months of Active Service above Minimum Active Service Requirement x 0.025 ÷ 12) x Benefit Amount]”

4. **Active Service for Faculty Employees.** Section 2.2(a)(1) is revised to read as follows, effective for calculation of Active Service earned on or after July 1, 2004:

“For one hundred (100) percent of time employed after the Employee’s Effective Date as a Full-time Employee, provided that a faculty Employee shall receive six (6) months of Active Service for completion of a semester contract and Active Service of a faculty Employee shall be pro-rated accordingly if the semester contract is not completed.”

5. **Claims Procedures: Beneficiary Priority.** The last sentence of Subsection 3.2(d) is deleted and a new Subsection 3.6(c) is added as follows, effective for claims paid on or after September 1, 2017. The current Subsections 3.6(c) through (g) are renumbered and all references thereto are adjusted accordingly.

“(c) **Beneficiary Priority to Submit Claims.** Beneficiaries may submit claims for reimbursement of Premiums, in the order described below:

- (1) **Eligible Retiree.** Subject to Subsection (4) below, only an Eligible Retiree may submit claims for reimbursement of Covered Expenses of a Beneficiary in his or her family.
- (2) **Surviving Spouse.** Subject to Subsection (4) below, after the death of the Eligible Retiree, only a Surviving Spouse may submit claims for reimbursement of Covered Expenses of a Beneficiary, unless the Surviving Spouse benefits have not yet commenced under Section 3.3(b) hereof.
- (3) **Surviving Children.** If there is no Surviving Spouse or the Surviving Spouse benefits have not yet commenced under Section 3.3(b), a Surviving Child may submit claims for reimbursement of his or her own Covered Expenses, subject to sharing of the Surviving Children’s Benefit Level under Section 3.2(d) hereof amongst all Surviving Children.
- (4) **Delegation of Authority to Submit Claims.** An Eligible Retiree may delegate authority to submit claims to his or her legal spouse by completing and submitting to the Trust Office a form approved by the Trustees for that purpose. Similarly, a Surviving Spouse may delegate the authority to submit claims to a Surviving Child by completing and submitting to the Trust Office a form approved by the Trustees for that purpose.
- (5) **Revocation of Authority to Submit Claims.** An Eligible Retiree or Surviving Spouse may revoke authority granted pursuant to Subsection 3.6(c)(4) hereof at any time by submitting a written revocation (including via email) to the Trust Office.”

6. **Benefit Amount.** Appendix A is revised as follows, effective for reimbursement of insurance coverage or medical expenses received by the Beneficiary on or after September 1, 2017:


Effective Date	Benefit Amount
July 1, 2009	\$250.00
September 1, 2011	\$400.00
September 1, 2014	\$440.00
September 1, 2017	\$460.00

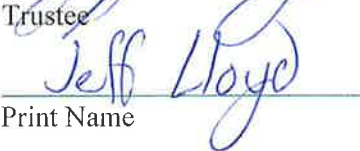
(1) The Benefit Amount may not be your actual monthly Benefit Level. For example, all Benefit Levels are subject to a 25% reduction at Medicare Eligibility, and there are also reductions for less than 25 years of Active Service or additions for more than 25 years of Active Service. See the rules in Section 3.2 to calculate your monthly Benefit Level.

(2) These Benefit Amounts are subject to all Plan rules regarding Benefit Levels and may be changed or terminated by the Trustees at anytime. Surviving Spouse and/or Child Benefit Levels may not be the same as Eligible Retiree Benefit Levels; see Section 3.2 of the Plan.”


This Plan Amendment was adopted on the 8th day of September 2017, and shall be effective as stated above.


**For the BOARD OF TRUSTEES,
COMMUNITY COLLEGE EMPLOYEES BENEFIT TRUST**



Trustee


Print Name



Trustee


Print Name