

AMENDMENT NO. 7
to the
PREMIUM REIMBURSEMENT PLAN FOR RETIREES
of the
SANTA MONICA CITY EMPLOYEES COALITION BENEFIT TRUST

The Board of Trustees of the Santa Monica City Employees Coalition Benefit Trust (“Trust”) does hereby amend the “Premium Reimbursement Plan for Retirees, restated effective February 1, 2018 (Dr. 6/22/17)” and as amended thereafter (the “Plan”), as follows:

1. Policy re Search for Missing Participants. The Trustees are amending the Plan in regard to searching for missing participants. Under **Article I, Definitions**, a new Section 1.16 is added defining “Missing Participant,” and under **Article V, Miscellaneous**, a new Section 5.6, “Missing Participant Policies and Procedures” is added.

a) New Section 1.16 is added, as follows, effective May 1, 2020:

“1.16 “Missing Participant” means an Employee, Eligible Retiree, Surviving Spouse, or known Surviving Child for whom the Trust Office has no address information on file in Trust records, or for whom Trust mail communications have been returned to sender without a valid forwarding address.”

b) New Section 5.6 is added, as follows, effective May 1, 2020:

“5.6 Missing Participant Policies and Procedures. The Trustees shall establish policies and procedures for searching for Missing Participants and shall transmit those policies and procedures to the Trust Office.

a) Employee/Beneficiary Duty re Contact Information. Each Employee and Beneficiary in this Plan has the duty to inform the Trust Office of changes in his or her contact information, including, but not limited to, home address (or post office box), phone number (cell phone number if available), and email address.

b) Missing Information Fee Charged to Missing Participant. In the event that the Trust incurs costs to search for Missing Participants, the Trustees shall have the right to establish and charge a reasonable Missing Information Fee to a Missing Participant, which may be deducted from the Missing Participant’s future monthly benefits.”

2. Recoupment of Overpaid Benefits. Under Article III, Benefits, Section 3.1, “General,” is revised by: creating a subsection (a) and moving all the current language into subsection (a); and adding the following subsection (b), effective retroactive to July 1, 2001:

“(b) Recoupment of Overpaid Benefits. If the Trust overpays benefits in regard to a Beneficiary, the Trust Office shall recoup the overpaid amount from the

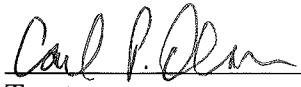
Beneficiary's future benefit payments or request repayment from the Beneficiary, as directed by the Trustees. The Beneficiary shall be obligated to repay the Trust for overpaid benefits, as allowed by law."

3. Exhaustion of Internal Appeal Procedures. The Trustees are amending the Plan to clarify the language in regard to the requirement to exhaust internal appeal procedures under Article IV before filing a claim in court. Under **Article IV, Claim Appeal Procedures**, Section 4.4(a) is revised to read as follows:

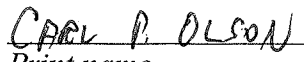
"(a) Exhaustion of Internal Appeal Procedures. An Employee or Beneficiary who is dissatisfied with an eligibility determination, benefit award or response to written request, pursuant to Section 3.5(g) hereof, must first exhaust the procedures in this Article IV before bringing an action in court."

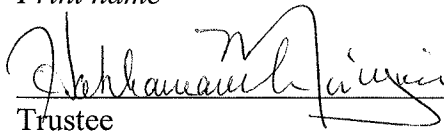
Adopted at a Board of Trustees meeting on February 6, 2020, and effective as stated above.

**For the BOARD OF TRUSTEES
SANTA MONICA CITY EMPLOYEES COALITION BENEFIT TRUST**

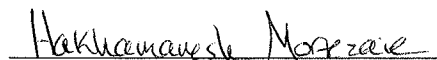

Trustee

2-6-2020
Date


Print name


Trustee

2.6.2020
Date


Print name