REDWOOD EMPIRE MUNICIPAL INSURANCE FUND AMENDMENT # 1

This amendment is attached to and made a part of the Redwood Empire Municipal Insurance Fund Group Health Plan. Amendment # 1 is effective **July 1, 2018** and reflects the following changes:

Amend the Plan to change the termination date for spouses due to divorce or legal separation.

ELIGIBILITY, FUNDING, EFFECTIVE DATE AND TERMINATION PROVISIONS

TERMINATION OF COVERAGE

When Dependent Coverage Terminates. A Dependent's coverage will terminate on the earliest of these dates (except in certain circumstances, a covered Dependent may be eligible for COBRA continuation coverage. For a complete explanation of when COBRA continuation coverage is available, what conditions apply and how to select it, see the section entitled Continuation Coverage Rights under COBRA):

(3) Coverage will end the last day of the calendar month in which the covered Spouse loses coverage due to loss of eligibility status. (See the section entitled Continuation Coverage Rights under COBRA.)

It is agreed that these changes shall be an amendment to the Redwood Empire Municipal Insurance Fund Group Health Plan, and shall become a part of the Plan, but shall not otherwise vary, alter or extend the terms of the Plan.