

AMENDMENT NO. 2
TO THE
REVISED AND RESTATED MEDICAL PLAN DOCUMENT
AND SUMMARY PLAN DESCRIPTION
OF THE
PALM BEACH COUNTY FIREFIGHTERS
EMPLOYEE BENEFITS FUND

The Revised and Restated Plan Document and Summary Plan Description of the PALM BEACH COUNTY FIREFIGHTERS EMPLOYEE BENEFITS FUND is hereby amended as follows:

1. **SUBSECTION 9.27 MEDICALLY NECESSARY** is amended by deleting said section in its entirety and substituting in lieu thereof the following:

Services required to diagnose or treat an *injury* or *sickness*. Services must be known to be safe, effective and appropriate by most *qualified practitioners* who are licensed to treat that *injury* or *sickness*. Services must be performed safely at the appropriate level of care or services, and in the least costly setting required by the *injury* or *sickness*. Services must not be provided primarily for the convenience of: the patient; the patient's family; or the *qualified practitioner*.

2. **Subsection 10.4 MAJOR MEDICAL BENEFITS** is amended by deleting the last full paragraph under the subpart entitled "Mental & Nervous Conditions (in-patient)" and replacing it with the following:

For in-patient hospital services or partial hospitalization services, the Plan will pay all related eligible expenses.


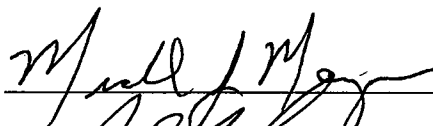
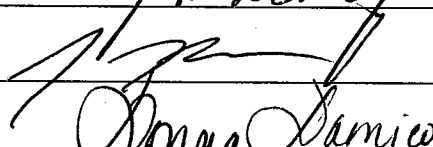
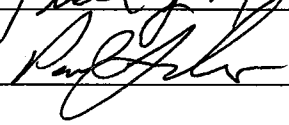
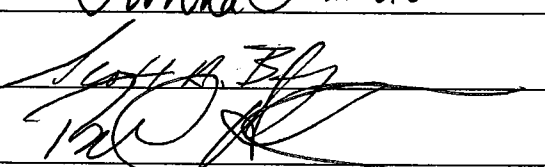
3. **Subsection 11.5 MENTAL OR NERVOUS DISORDERS** is amended by the deleting the first full paragraph of the subsection and replacing it with the following:

If a Covered Person incurs expense for covered charges as a result of a nervous or mental disorder, benefits are payable for in-patient hospital services, partial hospitalization services, out-patient services, and/or intensive outpatient services for all related Eligible Expenses.

EXCEPT AS HEREIN AMENDED, THE PLAN DOCUMENT SHALL REMAIN IN FULL FORCE AND EFFECT.

IN WITNESS WHEREOF, the Board of Trustees has caused this Amendment to the Plan Document of the PALM BEACH COUNTY FIREFIGHTERS EMPLOYEE BENEFITS FUND to be signed this 17th day of JUNE, 2010, to be effective January 1, 2010.

BOARD OF TRUSTEES

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WITNESSED BY: 