

**AMENDMENT NO. 4**  
**TO**  
**AGC HEALTH BENEFIT TRUST**  
**POLICY ON DOLLAR BANKS**

The Trustees for the AGC Health Benefit Trust adopted a Policy on Dollar Banks in 1999, which has been amended through an Amendment No. 3. The Trustees further amend the Policy as follows:

**1. Contributions to Dollar Banks**

In order to provide greater flexibility to Employers, a new sentence is added at the end of 2.02 as follows:

An Employer may, at Employer's discretion, elect to contribute to an Employee's Dollar Bank amounts in excess of the amount provided in this 2.02, subject to the limit in 2.03.

**2. Clarifying Changes**

For clarification, "dental and vision coverage" is changed to "dental, vision, and life coverage" in the second sentence of 2.01 and "self-paid" is changed to "COBRA" in 4.02 and 4.03.

**3. Effective Date**

The changes made by this Amendment shall be effective November 1, 2015.

**AGC Health Benefit Trust**

By:   
Norman Russell, Chair

Date signed: 10-27, 2015