

AMENDMENT NO. 5
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 Amendment No. 4. The Trustees further amend the Policy as follows:

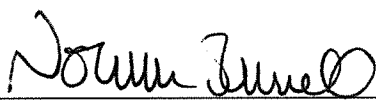
1. Employer Elections

In order to provide greater flexibility to Employers regarding the elected period of continuation coverage, the number "3" is inserted after the colon and before "6" in the fourth sentence.

2. Effective Date

The change made by this Amendment shall be effective March 1, 2016.

AGC Health Benefit Trust

By: 
Norman Russell, Chair

Date signed: 2.22, 2016