

The GUARDIAN LIFE Insurance Company of AMERICA
A Mutual Life Insurance Company
7 Hanover Square, New York, New York 10004

Incorporated 1860 By The Laws of The State of New York

Amendment to Group Policy No. G- 00456998-

(To be attached to and made a part of the Policy)

The Policyholder and the Insurance Company hereby agree that Group Policy No. G- 00456998- is hereby amended effective July 1, 2011 as follows:

With respect to IBEW LOCAL 18 HEALTH AND WELFARE TRUST

That portion appearing in the Employer Rider GP-1-ER-90-1 which refers to the "Dependent Dental Insurance Eligibility" is hereby amended as follows:

Option A

ATTACHED TO AND MADE PART OF GROUP INSURANCE POLICY NO. G -00456998-

issued by

The Guardian Life Insurance Company of America

(herein called the Insurance Company)

to

IBEW LOCAL 18 HEALTH AND WELFARE TRUST

(herein called the Policyholder)

The Policyholder and the Insurance Company hereby agree that the Group Policy is hereby amended effective on the first policy anniversary on or after January 1, 2011 as follows:

The Dental Insurance eligibility provisions applicable to dependent coverage are changed so that an employee's dependent child means a child under age 26. The dependent eligibility provisions are further modified so that marital status, residency and financial dependency requirements do not apply to a dependent child.

But an employee's dependent child who is no longer eligible for coverage under the policy due to the policy's prior dependent age limitations, may be eligible to enroll for coverage under the policy subject to all the terms and conditions below.

To be eligible for the such coverage under the policy, such child (i) must be less than 26 years of age; and (ii) must make a written election for such coverage as a dependent:

- (a) During the special open enrollment period which starts 30 days prior to the Policy's first Policy Anniversary on or after January 1, 2011, if he or she enrolls during this special open enrollment period his or her coverage is scheduled to start on the Policy Anniversary Date.
- (b) After the open enrollment period, if he or she enrolls within 30 days of his or her eligibility date his or her coverage is scheduled to start on the date his or her enrollment form is signed and dated. If he or she does this more than 30 days after the Policy Anniversary Date he or she is considered a late enrollee and is subject to this coverage's limitations for late enrollee. Such coverage will start on the date set forth in the Policy's eligibility provisions.

To the extent the policy provides coverage with respect to a dependent child age 26 or older such provisions will continue to apply.

The foregoing amendment shall form a part of said Group Policy, provided both the Policyholder and the Insurance Company have hereto applied their respective signatures, and is subject to the agreements and covenants therein contained.

Dated at _____ This _____ Day of _____, _____

IBEW LOCAL 18 HEALTH AND WELFARE TRUST
Full or Corporate Name of Policyholder

Witness BY: _____
Signature and Title

The Guardian Life Insurance Company of America

Stuart J Shaw
Vice President, Risk Mgt. & Chief Actuary

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* * * * *

The foregoing amendment shall form a part of said Group Policy, provided both the Policyholder and the Insurance Company have hereto applied their respective signatures, and is subject to the agreements and covenants therein contained.

Dated at Bethlehem, PA This 1st Day of May, 2012

IBEW LOCAL 18 HEALTH AND WELFARE TRUST
Full or Corporate Name of Policyholder

Witness BY: _____
Signature and Title

The Guardian Life Insurance Company of America

Stuart J Shaw
Vice President, Risk Mgt. & Chief Actuary

PLEASE RETAIN THIS COPY FOR YOUR RECORDS

END OF POLICY DOCUMENT

