

[REDACTED]

b) The Health Net out-of-area 65+ retiree program will be reduced to approximately the amount of contribution to the in-area program by replacing the current

program with an agreed upon broker recommended offering. To support the transition to a large self-managed investment institution.

In addition to the current brokers, the parties agree to utilize the Segal Company or other mutually agreeable consultant to review and analyze the changes and make additional recommendations over the contribution to the plan.

[REDACTED]