

**SECOND AMENDMENT TO
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND
TRADITIONAL PLAN**


(As Amended and Restated Effective January 1, 2004)

1. Effective January 1, 2011, Section VI, Appealing a Claim, paragraph (4), the entire paragraph is amended to read as follows:

(4) If the Plan Participant is dissatisfied with the Claims Appeal Subcommittee's determination, such Plan Participant may exercise any remedies provided by law. In the event that such remedies include an independent external review, **the Plan Participant and the Fund shall each be equally responsible for the costs of the appeal. Each party shall be responsible for their individual legal fees incurred in connection with said review.**

IN WITNESS WHEREOF, the Middlesex County Joint Health Insurance Fund has caused this Second Amendment to be executed this 25th day of JUNE, 2011.

MIDDLESEX COUNTY JOINT HEALTH INSURANCE
FUND

Signed: 
Name: SAMUEL M. KIKLA
Title: EXECUTIVE DIRECTOR