

[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 amount equal to the amount of the current program.

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 contributions to the plan.

[REDACTED]