

AMENDMENT

to the WEA Trust Short Term Disability Plan

Throughout the Short Term Disability Plan, the policy states that we will not pay any costs you incur in providing evidence of insurability or substantiating entitlement to benefits. All such references are deleted as follows:

In Section 3, “Eligibility and Dates of Coverage,” the last sentence of the first paragraph of “How to Obtain Coverage” is deleted.

In Section 5, “Exclusions, Limitations, and Reductions,” #8 is deleted.

In Section 6, “Claims Procedures,” the last paragraph within the box and the provision entitled “Costs Incurred for Substantiating Entitlement to Benefits” are deleted.

In Section 7, “Your Right to Appeal a Denial of Your Entitlement to Benefits,” which was amended in January 2012, the second paragraph under the “Right to Appeal a Denial of Your Claim” provision is deleted.

Amendment Effective Date—This amendment is effective July 1, 2013.