AMENDMENT NO. 3 FOR TOWNSHIP OF PEMBERTON MEDICAL BENEFIT PLAN

I. The section "MEDICAL EXPENSE BENEFIT" shall be amended as follows:

SURGICAL TREATMENT OF MORBID OBESITY

Covered expenses shall include charges for surgical treatment of *morbid obesity* for *covered persons* with health problems that are aggravated by or related to the *morbid obesity*, including, but not limited to gastric by-pass, gastric stapling or gastric balloon. *Inpatient bariatric surgery is* subject to pre-certification. Failure to obtain pre-certification will result in a reduction of benefits as specified in the *Medical/Dental Claim Filing Procedure* section of this document. Maximum for bariatric surgery is once per covered person in a lifetime. Please contact the HealthCare Management vendor to review the necessary requirements for certification.