

NORTHERN CALIFORNIA TILE INDUSTRY HEALTH AND WELFARE PLAN  
(As revised January 1, 2023)

SEVENTH AMENDMENT

Pursuant to the powers conferred upon them by Section 5.5 of Article V of the Restated Agreement and Declaration of Trust to adopt and from time to time amend, alter or otherwise change the Welfare Plan, the Board of Trustees, acting at its meeting of July 17, 2024 amended the Northern California Tile Industry Health and Welfare Plan as follows, to be effective on the date noted below, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures thereto:

- 1. Effective August 1, 2024 add a new Part 5 titled “Death Benefit and AD&D Benefits” to state as follows:

PART 5 – DEATH BENEFIT AND AD&D BENEFITS

I. BENEFITS PAYABLE

The Plan provides death benefits and accidental death and dismemberment benefits for active employees, regardless of the option you elect for medical coverage. Dependents, COBRA participants and retirees are not eligible for death benefits or accidental death and dismemberment benefits. The amount of death benefits is reduced by 50% when the employee reaches age 70.

II. BENEFIT AMOUNTS

**Benefit Amounts:** The following amounts of benefits are payable:

DEATH BENEFIT:

Employee .....	\$10,000
Dependent Spouse or Registered Domestic Partner .....	\$2,500
Dependent Child (6 months or older until age 26) .....	\$1,000
Dependent Child (under 6 months old).....	\$500

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT:

Employee .....	\$10,000
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These benefits are payable if you die or your covered dependent dies, while eligible for benefits under the Plan, but only up to age 26 for your covered dependent children. Benefits are also payable for thirty-one days after termination of eligibility.

III. BENEFICIARY FOR DEATH BENEFIT AND AD&D BENEFITS

You may designate anyone, or any number of people, to be your beneficiary for your death benefit and accidental death and dismemberment benefit. However, the designation of an employee's spouse for any death benefits or accidental death and dismemberment benefits shall be

automatically revoked by the dissolution of their marriage, unless reinstated by the employee after the dissolution; the designation of an employee's Domestic Partner for any death benefits or accidental death and dismemberment benefits shall be automatically revoked by the dissolution of their Domestic Partnership, unless reinstated by the employee after the dissolution. If you do not designate a beneficiary, or if no beneficiary survives you, your benefits will be paid as follows (subject to the limitations noted in this paragraph):

- (1) to your surviving spouse or Domestic Partner; or if none, then
- (2) to the beneficiary designated on your Union death benefit beneficiary election form, or if none,
- (3) to your surviving natural and/or adopted children; or if none, then
- (4) to your surviving parent(s); or if none, then
- (5) to your brother(s) and sister(s), or if none, then
- (6) to your estate.

If you want to check on your designation of beneficiary under this Plan, or change your designation of beneficiary, contact the Administration Office.

#### IV. HOW TO FILE A CLAIM FOR BENEFITS

Your dependents may request claim forms for death benefits and accidental death and dismemberment benefits from the Administration Office. Complete the form and send it, with an original certified death certificate, to the Administration Office. Your claim form should be received by the Administration Office within 90 days from the date of loss, if possible, or otherwise as soon as possible.

IN WITNESS of the adoption of this amendment, the Chairman and Secretary hereby subscribe their names, on the dates indicated.



Date: 7/18/2024 | 4:09 PM PDT

Chairman



Date: 7/18/2024 | 10:16 PM EDT

Secretary