

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

TENTH 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, 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 April 1, 2025, amend Part I, Article I, A.1(b) to read as follows:

(b) Continuing Eligibility. Your eligibility will continue so long as the combined total of hours of work credited and/or in reserve are equal to 120 or more. The eligibility month will be the second calendar month after the qualifying work and/or reserve account month. Hours of work credited in excess of 120 are added to the reserve up to a maximum of 360. When hours credited to your account for a given work month are fewer than 120, the reserve is used to continue your coverage on the basis of a draw of 120 hours a month. Effective for eligibility in calendar months through March 31, 2028 if the combination of hours of work credited and reserve hours do not equal 120, the Employee may continue eligibility by making a Self-Payment, subject to the rules of Article I, Section B, 1.

2. Effective April 1, 2025, amend Part 1, Article I, B.1 to read as follows:

1. The following Self-Payment provisions apply to eligibility in calendar months through March 31, 2028.

(a) If the combination of hours of work credited and reserve hours does not equal 120 you may continue your eligibility by making self-payments of \$450.00 for a maximum of two continuous months in a calendar year if you:

- (i) Remain available for work in the Industry. Available for work in the Industry means that you have maintained registration on the out-of-work list and are actually available for dispatch in covered employment; and either
 - (A) Were eligible for benefits under the Plan in at least 8 of the 12 months immediately before the month you lost eligibility; or
 - (B) Were eligible for benefits under the Plan in at least 14 of the 24 months immediately before the month you lost eligibility.

(b) You will be notified of the necessity for a self-payment and the procedure for payment. You will be notified at the same time if you are eligible for COBRA Continuation Coverage as provided in Part 1, Article V. If you elect coverage under these Self-Payment provisions and subsequently elect COBRA coverage, your maximum COBRA coverage period will be reduced by the number of months during which you were covered under these Self-Payment provisions.

(c) You will not be eligible to make self-payments under this Section if you:

- (i) Work for a contractor in the Tile Industry who is not signatory to the applicable collective bargaining agreement;
- (ii) Work as a contractor in the Tile Industry without being signatory to the applicable collective bargaining agreement; or
- (iii) Continue to work for a signatory employer who is delinquent in its fringe benefit contributions, after you have been notified that you are required to quit working for that employer because of its delinquency.

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



Chairman

Date: 6/2/2025 | 2:30 PM PDT



Secretary

Date: 6/5/2025 | 12:32 PM EDT