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BRICKLAYERS AND ALLIED CRAFTWORKERS LOCAL NO. 3
HEALTH AND WELFARE PLAN
(As revised July 1, 2025)

FOURTH AMENDMENT

Pursuant to the powers conferred upon them by Section 1(B) of Article V of the restated Agreement and Declaration of Trust (effective June 1, 2002) to adopt and from time to time amend, modify or otherwise change the Health and Welfare Plan, the Board of Trustees, meeting on the 10th day of November, 2026 amended the Bricklayers and Allied Craftworkers Local No. 3 Health and Welfare Plan as follows, to be effective as stated below, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto:

1. Effective June 1, 2026, amend Part 2, Article 10, Section 10.08 in its entirety to state as follows:

10.08 **ALCOHOL AND DRUG DEPENDENCY TREATMENT**

Benefits for alcohol and drug dependency detoxification and rehabilitation are provided through Beat It! for Employees and Eligible Dependents.

Inpatient Benefits for Rehabilitation After Detoxification
First confinement, without prior outpatient treatment under the Beat It! program:…….....100% of contracted rate

Inpatient Hospital Services
When you use a PPO Provider..... 80%
When you use a Non-PPO Provider..... 60%

All Other Covered Inpatient Services
When you use a PPO Provider..... 80%
When you use a Non-PPO Provider..... 60%

Outpatient Benefits, other than Office Visits
When you use a PPO Provider..... 80%
When you use a Non-PPO Provider..... 60%

Office Visits:
When you use a PPO Provider.....$10
When you use a Non-PPO Provider.....$20

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



Chairman Date: 11/10/2026 | 8:00 PM EST



Secretary Date: 11/10/2026 | 6:26 PM EST