

AMENDMENT NUMBER 9
TO THE JANUARY 1, 2020, RESTATEMENT OF THE
RULES AND REGULATIONS
OF THE
CEMENT MASONS AND PLASTERERS
HEALTH AND WELFARE TRUST FOR
SOUTHERN NEVADA

The Rules and Regulations of the Cement Masons and Plasterers Health and Welfare Trust for Southern Nevada (restated January 1, 2020), are hereby amended, effective January 1, 2025, as follows:

PART 3, INDEMNITY MEDICAL BENEFITS, is amended to remove the strike through text shown below.

F. Covered Expenses. The term “Covered Expenses” refers to the items of medical expense for which medical benefits may be payable. Covered Expenses include charges for the following services and supplies which are certified by the attending Physician and determined by the Plan to be medically necessary for treatment of Injury or Sickness, to the extent that the charges do not exceed Allowable Expense:

3. Accident Expense, B Limitations and Exclusions.

~~(4) A self inflicted Injury or illness unless such Injury or illness is the result of a protected source under the Health Insurance Portability and Accountability Act (“HIPAA”) and the Plan is made aware of that source;~~

G. Limitations and Exclusions. Benefits will Not be payable for the following services and supplies, except as specified otherwise.

~~18. Self Inflicted Injury. As a result of suicide, attempted suicide, intentionally self inflicted Injury or Sickness, unless such Injury or illness is the result of a protected source under HIPAA and the Plan is made aware of that source.~~

PART 9, GENERAL LIMITATIONS AND EXLCUSIONS, is amended to remove the strike through text and add the underlined text shown below.

~~G. An intentionally self inflicted Injury or illness, unless such Injury or illness is the result of a protected source under HIPAA and the Plan is made aware of that source.~~

PART 11, DEATH, LIFE INSURANCE, AND ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS, is amended to remove the strike through text and add the underlined text shown below.

C. Accidental Death and Dismemberment Benefits (for Active Employees and Self-Pay Employees).

3. Since the purpose of this coverage is to provide benefits for losses due to accidents, except as required by applicable federal law, no benefits will be payable for your death or dismemberment which results from:

b. ~~Self-inflicted Injury (except to the event required by applicable law, e.g., HIPAA).~~

All other terms and conditions of the Plan shall remain unchanged and in full force and effect.

Dated this 29 day of January, 2025.

Marc Beault

Co-Chairman

Patrick Velasquez

Co-Chairman