

**AMENDMENT NUMBER 11
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 September 1, 2026, as follows:

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

B. ~~Life Insurance~~ Death Benefits.

1. This Benefit is for Active Employees, Self-Pay Employee and Retired Employees.

<u>Death Benefit</u>	Amount
Employee ~~Life Insurance~~ <u>Death Benefit</u>	\$7,000
Dependent Life Insurance <u>Death Benefit</u>	
Spouse	\$2,000
Child (under 14 days)	\$0
Child (14 days through five (5) months)	\$100
Child (six (6) <u>birth</u> through 18 years)	\$1,000
Retired Employee Death Benefit	\$1,000

2. If your death occurs while you are covered under the Plan, your Beneficiary will be paid the amount of your ~~group life insurance~~ **Death Benefit**. If you are disabled on the date of any change in the amount of ~~life insurance~~ **Death Benefit**, you will not be eligible for the increased amount until such time as you return to full-time work or availability for work.
3. ~~Life Insurance~~ **Death Benefit** During Total Disability for Active Employees and Self-Pay Employees
 - a. Your ~~life insurance~~ **Death Benefit** will stay in effect if you become totally disabled while eligible for this benefit and before you reach age 60. The full amount of your ~~insurance~~ **benefit** will be paid to

your Beneficiary if your total disability continues until the date of your death.

4. Beneficiary

- e. If you have not named a Beneficiary with respect to all or a part of your ~~insurance~~ **benefit** or if no Beneficiary you have named is living when you die, payment will be made to your estate, except that the Plan may in such case, at its option, pay such benefit to your widow or widower, if living, or if not living, in equal shares to your then living children, if any, if non, to either your father or mother or to both equally if both are living.
- g. The continued death benefit for Active Employees will be paid to the Beneficiary for your ~~group life insurance~~ **Death Benefit**, except that if you named a different Beneficiary for an individual policy issued in accordance with the previously allowed Conversion Privilege (~~refer to next paragraph~~) and that policy is surrendered for return of premiums, your application for that policy will be considered your notice of change of Beneficiary. **The Conversion Privilege ceased as a Plan option as of the effective date of this Amendment.**

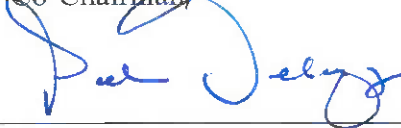
5. How to Continue your Life Insurance if you Lose Eligibility. ~~If your Plan eligibility terminates, your group life insurance will be continued for a period of 31 days and is payable in the event of death during this 31-day period. During this 31-day period, you have the right to obtain an individual policy to replace your group life insurance coverage without having to pass a medical examination. You may choose any type of individual policy then being issued by the insurance company, other than a policy containing term insurance of disability benefits. The premium cost to you will be based upon your class of risk and your age at the time of conversion.~~

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

Dated this 30th day of September, 2026.



Co-Chairman



Co-Chairman