

**FOURTH AMENDMENT TO THE AMENDMENT AND RESTATEMENT OF
IRON WORKERS' HEALTH FUND OF EASTERN MICHIGAN BENEFIT PLAN**

WHEREAS, the Trustees of the Iron Workers' Health Care Trust of Eastern Michigan desire to amend the Amendment and Restatement of the Iron Workers' Health Fund of Eastern Michigan Benefit Plan dated May 1, 2013 (Plan);

WHEREAS, the Trust authorizes the Trustees to amend the Plan from time to time;

NOW THEREFORE, the Plan is amended as follows effective _____:

1. Article 17 is added to the Plan as follows:

ARTICLE 17 – FORMER LOCAL 340 PLAN PARTICIPANTS

17.1 Merger

Effective September 1, 2015, the Iron Workers' Local 340 Health Care Fund (340 Fund) merged into the Iron Workers' Health Care Trust of Eastern Michigan (25 Fund) and as of such date all individuals who were eligible participants in the 340 Fund (former 340 Participants) became eligible participants in the 25 Fund.

340 Participants are eligible for benefits provided by this Plan pursuant to the terms and conditions set forth herein, subject to the terms of this Article 17.

17.2 Former 340 Participants - Active Employees

(a) Eligibility as of September 1, 2015

The Plan will establish a Dollar Bank for former 340 Participants who were Active Employees in the Iron Workers Local 340 Health Care Plan (340 Plan) in the same amount that he/she would have had in the 340 Plan as of September 1, 2015, based on contributions received through August 31, 2015. If such contributions are insufficient to establish eligibility under the Plan for the month of September 2015, such individuals will be eligible for benefits under the Plan for the month of September 2015.

(b) Medical Benefits

For calendar year 2015, former 340 Participants will receive credit for out of pocket amounts paid as deductibles, co-payments, and co-insurance in the 340 Plan in 2015.

17.2 Former 340 Participants - Pre-Medicare Retirees

(a) Eligibility

Retirees are eligible for benefits provided in this Plan for pre-Medicare Retirees upon payment of a monthly self-payment. For 2015 only, the monthly self-payment amount will be the same amount paid by the retiree under 340 Plan immediately prior to the merger.

Any assignment made by a Former 340 Participant of a portion of his/her monthly pension benefit from the Local 340 Retirement Income Plan to pay monthly self-payments required to maintain coverage under the 340 Plan will be deemed an assignment to the Local 25 Plan for the same purpose on and after September 1, 2015, unless otherwise revoked.

(b) Medical Benefits

For calendar year 2015, former 340 Participants will receive credit for out of pocket amounts paid as deductibles, co-payments, and co-insurance in the 340 Plan in 2015.

17.3 Medicare Retirees

(a) Eligibility

Medicare eligible Retirees are eligible for benefits upon payment of a monthly self-payment. For 2015 only, the monthly self-payment amount will be the same amount paid by the retiree under 340 Plan immediately prior to the merger.

Any assignment made by a Former 340 Participant of a portion of his/her monthly pension benefit from the Local 340 Retirement Income Plan to pay monthly self-payments required to maintain coverage under the 340 Plan will be deemed an assignment to the Local 25 Plan for the same purpose on and after September 1, 2015, unless otherwise revoked.

(b) Medical Benefits and Prescription Drug Coverage

Former 340 Participants who are Medicare eligible will remain enrolled in the BCBSM Medicare Advantage Plan in which they were enrolled immediately prior to the merger for 2015.

| _____ (c) Dental Benefits

If the Former 340 Participant did not have dental coverage under the Iron Workers Local 340 Health Care Plan immediately prior to the merger, he/she will not have dental coverage under the Plan for 2015.

(d) Vision Benefits

If the Former 340 Participant did not have vision coverage under the Iron Workers Local 340 Health Care Plan immediately prior to the merger, he/she will not have vision coverage under the Plan for 2015.

If the Former 340 Participant did have vision coverage and such coverage was not exhausted under the terms of the 340 Plan, then for 2015 he/she will continue to receive the same vision benefit as was available under the 340 Plan. This benefit is \$100 per year per participant and \$100 every two years for dependents (except dependents under age 19 who are covered for an annual eye exam, regular prescription lenses, and up to \$100 for frames).

This Amendment was adopted on 10/28, 2015.

UNION TRUSTEES

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