

**SIXTH AMENDMENT TO THE INDIANA/KENTUCKY/OHIO REGIONAL COUNCIL  
OF CARPENTERS WELFARE FUND  
PLAN DOCUMENT EFFECTIVE JANUARY 1, 2022**

**WHEREAS**, the Trustees of the Indiana/Kentucky/Ohio Regional Council of Carpenters Welfare Fund Desire to amend the Plan document effective January 1, 2022;

**WHEREAS**, the Plan and Trust authorize the Trustees to amend the Plan from time to time;

**NOW THEREFORE**, the Plan is amended as follows:

1. Article 1, Definition of Pregnancy, is amended as follows effective June 9, 2023:

**Pregnancy** means any child-bearing conditions and includes therapeutic abortion (for a Participant or eligible Spouse or Dependent), miscarriage, or childbirth, or any complication thereof. Pregnancy coverage is limited to a Participant or the spouse of a Participant, except in the case of therapeutic abortion, which is covered for a Participant, eligible Spouse or Dependent.

2. Article 3.2(b), Exclusions and Limitations, is amended as follows effective June 9, 2023:

In addition to other restrictions to coverage set forth in this Plan, the Fund will not provide coverage, under this Article 3 or any other provision of this Plan, for any service, items, conditions, or expenditure:

\* \* \*

- (10) Arising from elective abortions, except in the case of rape, incest ectopic pregnancy, missed miscarriage, missed abortion, silent miscarriage, or to save the life of the Participant or eligible Spouse or Dependent.

\* \* \*


3. Article 3.2(b), Exclusions and Limitations, is amended as follows effective April 29, 2021:

- (18) For weight reduction programs or treatment for obesity, except as provided under Section 3.2(a) and certain weight loss drugs covered under Section 3.3 and 4.2, or any surgery for the removal of excess fat or skin following weight loss, services at a health spa, similar facility or psychiatric services for weight loss, regardless of Medical Necessity.

\* \* \*

By our signatures below, we certify that the above amendment was adopted by the Board of Trustees on 9/21, 2023.

**INDIANA/KENTUCKY/OHIO REGIONAL COUNCIL OF CARPENTERS  
WELFARE FUND**

  
\_\_\_\_\_  
Co-Chair

  
\_\_\_\_\_  
Co- Chair

W2644223