

**AMENDMENT NO. 9 TO THE
LOCAL UNION 598 PLUMBING & PIPEFITTING INDUSTRY
HEALTH & WELFARE PLAN DESCRIBING MEDICAL, DENTAL &
VISION BENEFITS FOR EMPLOYEES & DEPENDENTS AND LIFE
INSURANCE, VACATION / HOLIDAY BENEFITS & HEALTH
REIMBURSEMENT ARRANGEMENT FOR EMPLOYEES**

The Board of Trustees, pursuant to Article IX, Sections 9.1 and 9.2 of the January 1, 2006 Trust Agreement for the Local Union 598 Plumbing & Pipefitting Industry Health & Welfare Fund and page 157 of the January 1, 2016 Benefit Booklet entitled **PLAN AMENDMENTS AND RESTATEMENTS** amend the January 1, 2016 Benefit Booklet for the Local Union 598 Plumbing & Pipefitting Industry Health & Welfare Plan Describing Medical, Dental & Vision Benefits for Employees & Dependents and Life Insurance, Vacation/Holiday Benefits & Health Reimbursement Arrangement for Employees (the "Benefit Booklet") as set forth below.

1. Effective for retirement applications received by the Plan Administrator after July 31, 2019, the material below the heading **Eligibility Criteria for the Retiree Plan** on page 22 of the Benefit Booklet is amended to read as follows:

The criteria to become an Early Retiree or Medicare-Eligible Retiree and eligible for the benefits provided by the Retiree Plan are as follows:

- (a) Submit an application for retiree coverage to the Plan Administrator within sixty (60) days of Your pension effective date (defined in (c) below) with the Washington State Plumbing and Pipefitting Industry Pension Plan;
- (b) Be retired and receiving a monthly pension from the Washington State Plumbing and Pipefitting Industry Pension Plan;
- (c) Have health and welfare coverage through this Plan in the month immediate prior to Your pension effective date with the Washington State Plumbing and Pipefitting Industry Pension Plan. Your pension effective date is the first day of the month

in which Your pension from the Washington State Plumbing and Pipefitting Industry Pension Plan becomes effective; and

Meet the requirements of either (d) or (e):

- (d) Have health and welfare coverage through this Plan for at least thirty- six (36) of the sixty (60) months immediately preceding Your pension effective date with the Washington State Plumbing and Pipefitting Industry Pension Plan, and have fifteen thousand (15,000) or more hours of Employer Contributions (which can include reciprocity contribution hours) contributed to the Trust preceding Your pension effective date with the Washington State Plumbing and Pipefitting Industry Pension Plan.

OR

- (e) Have had twenty-five thousand (25,000) or more hours of Employer Contributions (which can include reciprocity contribution hours) contributed to this Trust preceding Your pension effective date with the Washington State Plumbing and Pipefitting Industry Pension Plan.

Any former Employee whose application for Early Retiree coverage or Medicare-Eligible Retiree coverage through this Plan was accepted by the Plan Administrator prior to November 1, 2015, will be “grandfathered” and maintain eligibility for the Retiree Plan if he (i) returns to work under a Collective Bargaining Agreement which requires Contributions to the Trust or returns to work and Contributions are made to the Trust under a Reciprocity Agreement or (ii) his application for Early Retiree coverage or Medicare-Eligible Retiree coverage was accepted by the Plan Administrator or Trustees and he has deferred enrollment in the Retiree Plan or ceased enrollment in the Plan for a period of time because he had medical and prescription drug coverage through a spouse’s group health plan and retained re-enrollment rights.

2. Effective July 23, 2019, a new heading and paragraph are added to the Benefit Booklet on page 25 immediately before the heading **TERMINATION OF COVERAGE FOR DEPENDENTS** to read as follows:

OPEN ENROLLMENT

Each year, between November 1 and December 15, or at such other time selected by the Trustees, the Plan will hold an Open Enrollment Period. During the Open Enrollment Period, an Employee may submit an application to enroll or disenroll his/her Dependent in the Plan with the change in coverage to be effective January 1 if the application is approved by the Plan Administrator or the Trustees. An Employee may make other changes in Plan coverage as authorized by the Trustees.

3. Effective for colonoscopies after March 31, 2019, a new paragraph (g) is added immediately before the heading **OUTPATIENT DIABETIC INSTRUCTION** on page 48 of the Benefit Booklet to read as follows:

(g) A colonoscopy is covered once every ten (10) years if you are age forty-five (45) or older. A colonoscopy is covered before age forty-five (45) or more often than once every ten (10) years if the colonoscopy is Medically Necessary.

4. Effective June 1, 2019, the first paragraph on page 126 of the Benefit Booklet is amended to read as follows:

Introduction. The Health Reimbursement Arrangement ("HRA") gives Employees and former Employees with an HRA account flexibility to meet their family's health care needs. Employers contribute money for Employees' HRA accounts. The contribution rate is determined by the Collective Bargaining Agreement or action by the Trustees, and was \$0.25 per hour for hours worked from January 2016 through December 2017, \$0.50 per hour for hours worked from January 2018, through May 2018, \$1.00 per hour for hours worked from June 2018 through November 2018, \$1.25 per hour for hours worked from December, 2018 through May 2019, and \$1.75 per hour for hours worked effective June 1, 2019. The contribution rate is subject to change through contract negotiations or action by the Trustees. Money in Your HRA that is not used in one year will be carried over to the following year.

5. Effective June 1, 2019, the fourth paragraph on page 127 of the Benefit Booklet is amended to read as follows:

Contributions. The amount of the HRA contribution an Employer contributes to the Trust is determined by the Collective Bargaining Agreement or action by the Trustees. The contribution rate was \$0.25 per hour for hours worked from January 2016 through December 2017, \$0.50 per hour for hours worked from January 2018 through May 2018, \$1.00 per hour for hours worked from June 2018 through November 2018, \$1.25 per hour for hours worked from December, 2018 through May 2019, and \$1.75 per hour for hours worked effective June 1, 2019. The contribution rate is subject to change through contract negotiations or action by the Trustees. The funds allocated to the HRA accounts are *general Trust assets and there are no specific Trust assets segregated* or earmarked for Employees or their HRA accounts.

ADOPTED March 26, 2019, and EXECUTED July 23, 2019.

Employer Trustee

Union Trustee