

**SIXTH AMENDMENT TO THE ROOFERS LOCAL 149
SECURITY BENEFIT TRUST FUND PLAN DOCUMENT DATED DECEMBER 1, 2013**

WHEREAS, the Trustees of the Roofers Local 149 Security Benefit Trust Fund Plan desire to amend the Plan Document adopted by the Trustees December 1, 2013 (the "Plan");

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

NOW THEREFORE, the Roofers Local 149 Security Benefit Trust Fund Plan Document dated December 1, 2013, is amended as follows, effective 7/11, 2016:

1. Article 2.2, Disabled Employees (Detroit Participants), is amended as follows:

(a) Continuation of Coverage

(1) Non-Occupational Disability

An Active Employee with a Non-Occupational Disability will remain fully eligible for benefits under the Plan so long as he/she is receiving a Weekly Disability Benefit under §3.2 and:

- (i) he/she is credited with an employee hour bank of 1,200 hours during the prior twelve-month period; or
- (ii) he/she is not credited with an employee hour bank of 1,200 hours during the prior twelve-month period but makes monthly self-payments pursuant to §2.1(b) and (c).

~~For those with an Occupational Disability, the Disabled Employee must have a worker's compensation claim either approved or pending and execute an assignment of benefits to the Fund in order to receive this coverage.~~

~~If prior to the expiration of coverage under this provision, the Disabled Employee receives a Social Security Award, he/she can continue coverage as a P-1 or P-2 Pensioner if he has the continuous years of participation in this Fund needed to qualify for either P-1 or P-2 coverage and meets the requirements set forth in 2.2(b)(1)-(6), below.~~

~~At the expiration of his/her coverage under this provision, if the Disabled Employee is not otherwise eligible for continued coverage under the Plan, he/she may maintain coverage by way of self payments (if eligible to do so) or, if not, will be offered COBRA continuation coverage.~~

(2) Occupational Disability

An Active Employee with an Occupational Disability, will remain fully eligible for benefits under the Plan if he/she:

(i) either:

has a worker's compensation claim either approved or pending and executes an assignment of benefits to the Fund in order to receive coverage under the Plan, or

is receiving worker's compensation, in which case coverage will be provided under the Plan except for the claims covered by worker's compensation;

and

(ii) either:

is credited with an employee hour bank of 1,200 hours during the prior twelve-month period; or

is not credited with an employee hour bank of 1,200 hours during the prior twelve-month period but makes monthly self-payments pursuant to §2.1(b) and (c).

Coverage for an Occupational Disability under this section may be continued for 78 weeks. This coverage may be extended an additional 26 weeks upon approval of the Trustees if the participant has a Social Security Disability award.

(b) Social Security Award Prior to Expiration of Coverage

If prior to the expiration of coverage under this section, the Disabled Employee receives a Social Security Award, he/she can continue coverage as a P-1 or P-2 Pensioner if he has the continuous years of participation in this Fund needed to qualify for either P-1 or P-2 coverage and meets the following requirements:

(1) has 10 or more years of Credited Service under the Roofers Local 149 Pension Plan;

(2) does not have a Break in Service under the Roofers Local 149 Pension Plan, or if he does have a Break in Service his Social Security disability award has an effective date prior to the date such Break in Service was incurred;

- (3) has not yet reached his Normal Retirement Date under the Roofers Local 149 Pension Plan; and
- (4) he/she repays the Fund for any Weekly Disability Benefits received for any period for which he/she also received a Social Security Disability award. In the sole discretion of the Trustees, such amount may be paid via an offset of future benefits.

(cb) Conditions for Reinstatement of Coverage Upon Receiving Social Security Disability Award

If a Disabled Employee has a lapse in coverage and subsequently receives a Social Security Disability Award certifying he/she was totally disabled as the date coverage lapsed, then he/she will be allowed on a one-time basis only to reinstate coverage if the participant:

- (1) has 10 or more years of Credited Service under the Roofers Local 149 Pension Plan ;
- (2) does not have a Break in Service under the Roofers Local 149 Pension Plan, or if he does have a Break in Service his Social Security disability award has an effective date prior to the date such Break in Service was incurred;
- (3) has not yet reached his Normal Retirement Date under the Roofers Local 149 Pension Plan;
- (4) as of the date coverage lapsed, he had the continuous years of participation in this Fund needed to qualify for either P-1 or P-2 coverage;
- (5) he/she applies for benefits under this Plan within 30 days of receipt of his/her Social Security Disability Award; and
- (6) he/she repays the Fund for any Weekly Disability Benefits received for any period for which he/she also received a Social Security Disability award. In the sole discretion of the Trustees, such amount may be paid via an offset of future benefits.

If these conditions are met, (a) a participant who had the continuous years of participation in this Fund needed to qualify for P-1 coverage under (4), above, will be reinstated as P-1; and (b) a participant who had the continuous years of participation in this Fund needed to qualify for P-2 coverage under (4), above, will be reinstated as P-2.

If such coverage is reinstated, benefits will be paid prospectively only, in other words no benefits will be paid for the period of time that coverage was not in effect.

(d) Expiration of Coverage

At the expiration of his/her coverage under this section, if the Disabled Employee is not otherwise eligible for continued coverage under the Plan, he/she may maintain coverage by way of self-payments (if eligible to do so) or, if not, will be offered COBRA continuation coverage.

The Board of Trustees has adopted this Amendment to the Roofers Local 149 Security Benefit Trust Fund Plan Document dated December 1, 2013, on 8/8, 2016.

UNION TRUSTEES

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EMPLOYER TRUSTEES

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