

**FOURTH AMENDMENT TO THE ROOFERS LOCAL 149
SECURITY BENEFIT TRUST FUND PLAN DOCUMENT DATED JUNE 1, 2011**

WHEREAS, the Trustees of the Roofers Local 149 Security Benefit Trust Fund Plan desire to amend the Plan Document adopted by the Trustees June 1, 2011 (the "Plan");

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

WHEREAS, the Trustees desire to correct scrivener errors regarding plan changes adopted by the Trustees in a board meeting, operationally implemented and for which proper notice was provided to participants.

NOW THEREFORE, the Roofers Local 149 Security Benefit Trust Fund Plan Document dated June 1, 2011, is amended as follows:

1. Article 2A.1 (Mid-Michigan) is amended in part as follows effective January 1, 2012:

2A.1 Active Employees

(a) Initial Eligibility

To establish initial eligibility, an Employee must have a minimum of ~~400~~460 hours of Employer Contributions (348 hours for Upper Peninsula Participants) remitted to the Fund in his behalf for work performed within a 4 consecutive month period. Only employer contributions can be counted in meeting the initial eligibility provisions. Self-payments are not permitted to establish initial eligibility.

* * *

(b) Continuation of Eligibility

An Employee will continue to be eligible so long as he is credited with ~~100~~115 hours of contributions per month, or 87 hours of contributions per month for Employees who are Upper Peninsula Participants. An Employee who is credited with less than the required hours may continue his/her eligibility by making self-payments for the hours by which he/she is short of the minimum required hours.

* * *

(d) Reinstatement Of Eligibility

In the event an Employee's eligibility is terminated, the Employee may be

reinstated when he/she has been credited with ~~200~~²³⁰ hours of Employer Contributions for work performed in 2 consecutive calendar months (87 hours in one month for Upper Peninsula Participants), with coverage thereafter effective the first day of the fourth month (first day of the third month for Upper Peninsula Participants) following the initial receipt of such Contributions, but only if such reinstatement occurs within 12 months from the loss of eligibility. ...

2. Article 3.3(b) (Detroit) is modified and amended as follows effective January 1, 2012:

Annual Deductible: A deductible is an amount that must be paid by the Covered Person before any benefits are payable. The Annual Deductible is ~~\$250~~^{\$350} per Covered Person, ~~\$500~~^{\$700} Two Person, or ~~\$750~~^{\$1,050} Three or more Covered Persons (i.e. Family) per Calendar Year. **All benefits are subject to these deductibles, whether received in or out of network, unless otherwise stated in the benefit chart set forth below.** Covered expenses which were applied toward the Annual Deductible in October, November, and December will be applied toward the Annual Deductible in the following calendar year...

3. Effective June 1, 2011, the chart in Article 3.3(b) (Detroit) is amended for Detroit Participants (non-Medicare eligible) as follows for psychiatric and substance abuse treatment:

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Psychiatric And Substance Abuse Treatment	8090% coverage	80% of R&C

The Board of Trustees has adopted this Amendment to the Roofers Local 149 Security Benefit Trust Fund Plan Document dated June 1, 2011, on May 13, 2013.

UNION TRUSTEES

William Dwyer
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William Dwyer
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Robert Peter

EMPLOYER TRUSTEES

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