

**SECOND 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: 6/11/14:

1. Article 3.3 (Detroit), Medical benefits, is amended in part by the addition of the following:

(f) Benchmark Plan for purposes of defining Essential Health Benefits.

The Plan is a grandfathered health plan under the Patient Protection and Affordable Care Act. PPACA, Pub. L. No. 111-148 §1251(a) and 10103 (2010) as amended by HCERA, Pub. L. No. 11-152 (2010). Grandfathered health plans are prohibited from imposing annual and lifetime dollar limits on any essential health benefits they offer. PPACA, Pub. L. No. 111-148 §1251(a)(4)(A)(ii) – (B)(i) (2010). The Plan adopts the Utah state benchmark plan for purposes of defining essential health benefits.

2. Article 3A.3 (Mid-Michigan), Medical benefits, is amended in part by the addition of the following:

(f) Benchmark Plan for purposes of defining Essential Health Benefits.

The Plan is a grandfathered health plan under the Patient Protection and Affordable Care Act. PPACA, Pub. L. No. 111-148 §1251(a) and 10103 (2010) as amended by HCERA, Pub. L. No. 11-152 (2010). Grandfathered health plans are prohibited from imposing annual and lifetime dollar limits on any essential health benefits they offer. PPACA, Pub. L. No. 111-148 §1251(a)(4)(A)(ii) – (B)(i) (2010). Therefore, the Plan adopts the Utah state benchmark plan for purposes of defining essential health benefits.

The Board of Trustees has adopted this Amendment to the Roofers Local 149 Security Benefit Trust Fund Plan Document dated December 1, 2013, on OCTOBER 13, 2014.

UNION TRUSTEES

Bobo Peter
Bill
William M. King
M. J. B. King
Ronald Schum

EMPLOYER TRUSTEES

[Signature]
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