

**FIFTH 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 on October 1, 2017, (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 October 1, 2017, is amended as follows effective 7/1/2019 :

1. Article 3, Section 3.3(b), Detroit Participants, of the Plan is amended as follows:

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
OTHER PROVISIONS		
Gene Therapy – Pre-certification required to avoid possible non-payment or denial of claim. You must contact Health Plan Advocate to obtain pre-certification, which will enable the Plan to determine if a particular treatment is medically necessary.	90% after deductible.	70% R&C.

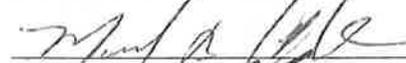
2. Article 3A, Section 3A.3(b), Non-Detroit Participants, of the Plan is amended as follows:

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
OTHER PROVISIONS		
Gene Therapy – Pre-certification required to avoid possible non-payment or denial of claim. You must contact Health Plan Advocate to obtain pre-certification, which will enable the Plan to determine if a particular treatment is medically necessary.	90% after deductible.	70% R&C.

The Board of Trustees has adopted this Amendment on 7/9, 2019.

UNION TRUSTEES




EMPLOYER TRUSTEES

