

AMENDMENT EIGHTEEN
to the
SACRAMENTO INDEPENDENT HOTEL, RESTAURANT AND TAVERN EMPLOYEES
WELFARE PLAN

Recitals

WHEREAS, the Board of Trustees of the Sacramento Independent Hotel, Restaurant and Tavern Employees Welfare Plan ("Plan") has determined that because the COVID-19 public health emergency is still ongoing and previously amended the Plan to provide subsidized continued coverage through October 31, 2020 for a Participant who would otherwise lose coverage under the Plan during August and hereby extends subsidized coverage for **one more month through November 30, 2020**, which terms remains the same, for those originally eligible for the subsidized coverage only and who would otherwise lose coverage under the Plan;

WHEREAS, the Plan Consultant has determined there is enough in the Plan's reserves to accommodate one more month of subsidized health coverage during the public health emergency for those participants whose covered employment is impacted by COVID-19;

WHEREAS, it has been determined reasonable to also provide continued coverage during the same period referenced above in situations in which the Employer has failed to make contributions for Covered Employment; and

THEREFORE, the Board of Trustees temporarily amends the Plan as follows:

Temporary Amendment

Article IV, Subsection (6) of the Sacramento Independent Hotel, Restaurant and Tavern Employees Welfare Plan's Summary Plan Description (which is also the Plan Document) is amended as follows:

COVID-19 Impact on Covered Employment (Temporary Extension for Additional Month of Continued Coverage through NOVEMBER 2020). Effective for a participant who would otherwise lose coverage under the Plan, a Participant who originally was eligible for subsidized coverage through October 31, 2020 (who worked in covered employment during February 2020 that provided coverage during April 2020) and who would otherwise lose coverage under the Plan because of lack of Covered Employment due to the COVID-19 public health emergency and/or the failure of an Employer to make the required contributions to the Plan is eligible for an additional month of continued coverage under the Plan through November 30, 2020.

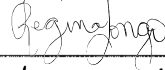
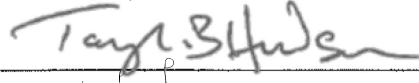
As the impact of the COVID-19 pandemic is ever changing and given the financial impact to the Plan, this means any time after November 30, 2020 the Board of Trustees and/or its delegates can decide whether or not to extend this continued coverage based on the circumstances related to the pandemic.

Approved: October 19, 2020

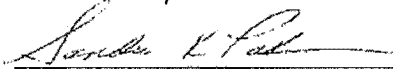
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