

**SHEET METAL WORKERS' UNION LOCAL NO. 33 CLEVELAND DISTRICT
HEALTH BENEFITS FUND
FOURTH AMENDMENT TO 2020 PLAN DOCUMENT/
SUMMARY PLAN DESCRIPTION**

WHEREAS, the Board of Trustees of the Sheet Metal Workers' Union Local No. 33 Cleveland District Health Benefits Fund have previously amended and restated the Plan Document/Summary Plan Description (the "Plan") effective August 1, 2020; and

WHEREAS, the Board of Trustees wish to amend the Plan to be in compliance with Mental Health Parity laws; and

WHEREAS, the Board of Trustees also wish to amend the Plan to expand death benefits coverage; and

WHEREAS, Article XVIII, Section C of the SPD/Plan Document give the Board of Trustees the right to amend the Plan as they deem necessary to carry out the purposes of the Plan and the Trust Agreement.

NOW THEREFORE, effective as of the dates indicated below, the 2020 SPD/Plan Document is hereby amended as follows:

1. Effective April 27, 2022, Paragraph 39 of Section (A) of Article XII is removed in its entirety.

2. Effective April 27, 2022, Paragraph 67 of Section (A) of Article XII is removed in its entirety.

3. Effective December 23, 2021, Article II Section A, Subsection 3 is deleted in its entirety and amended to read as follows:

3. Life and AD&D Benefits for Active Participants and Retirees – Life Insurance Benefits are available for Retirees over Age 65 who receive benefits from the Medicare Advantage Plan and affirmatively elect coverage.

Life Insurance Benefit	Same under Deluxe Plus, Classic Plus, and Basis Plus Plans
Participant	\$50,000
Retiree Over 65	\$5,000
Spouse of Retiree Over 65	\$5,000

AD&D Insurance Benefit	Same under Deluxe Plus, Classic Plus, and Basis Plus Plans
Participant	\$50,000 (full amount)

4. Effective December 23, 2021, Article VII, Section A is removed in its entirety and amended to read as follows:

A. RETIREE COVERAGE

The Fund is pleased to be able to provide You and Your Eligible Dependents with retiree Coverage. The medical Coverage You are eligible for varies depending on whether or not You or Your Dependents are eligible for Medicare. The chart below summarizes the Coverage available to retirees and their Eligible Dependents:

Type of Coverage Available to Retirees	Retirees and Their Eligible Dependents Under Age 64	Retirees and Their Eligible Dependents Over Age 65 and Medicare Eligible
Medical Benefits	Yes (as described in Article VI: Medical Benefits)	Yes (if You elect Coverage under the Medicare Advantage Plan)
Prescription Drug Benefits	Yes (as described in Article VI: Medical Benefits)	Yes (if You elect Coverage under the Medicare Advantage Plan)
Dental Benefit	Yes (if You elect dental Coverage)	Yes (if You elect coverage under the Medicare Advantage Plan)
Vision Benefits	Yes (if You elect vision Coverage)	Yes (if You elect Coverage under the Medicare Advantage Plan)
Short-Term Disability Benefits	No	No
Life Insurance Benefits	Yes (if You receive Coverage the same Coverage as Active Participants)	Yes (For You and Your Spouse if You are Covered under the Medicare Advantage Plan, you will receive a reduced Life Insurance benefit.)
Accidental Death and Dismemberment (AD&D) Insurance Benefits	Yes (if You receive the same Coverage as Active Participants)	No

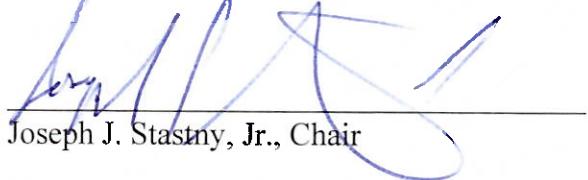
5. Effective December 23, 2021, the second paragraph of Article XI, Section B is deleted in its entirety and amended to read as follows:

The Plan also provides a \$5,000 Life Insurance Benefit to retirees age 65 or older who elect Coverage under the Medicare Advantage Plan. The Plan will also provide a Life Insurance Benefit upon the death of a Spouse of a retiree receiving Coverage under the Medicare Advantage Plan.

IN WITNESS WHEREOF, the undersigned have set forth their signatures below to this Second Amendment to the 2020 SPD/Plan Document, dated this 31st day of August 2022, to be effective as of the dates above.

**BOARD OF TRUSTEES OF THE
SHEET METAL WORKERS' UNION LOCAL NO. 33
CLEVELAND DISTRICT HEALTH BENEFITS FUND**

On behalf of Union Trustees



Joseph J. Stastny, Jr., Chair

On behalf of Employer Trustees



Thomas E. Martin, Secretary