

SHEET METAL WORKERS LOCAL 104 HEALTH CARE PLAN
(As revised January 2021)

Amendment 12

Pursuant to the authority set forth in Article VII of the Agreement and Declaration of Trust, the Trustees hereby amend the Sheet Metal Workers Local 104 Health Care Plan as follows:

Number 5 of the “ELIGIBILITY RULES FOR RETIREE PLAN BENEFITS” under the “Retiree Health Plan” section is revised in its entirety to read as follows:

5. You apply for retiree coverage no later than the date you retire and begin making payments as soon as you are eligible for benefits. Upon application, you may temporarily opt out of the Retiree Health Plan and postpone making payments for you and/or your eligible dependents under the following circumstances. Note that Medicare does not constitute other group coverage for this purpose.

- (a) At Retirement, You are Covered Under Your Spouse’s Group Health Plan.

At retirement, you may elect to temporarily opt out of the Local 104 Retiree Plan if you are covered under your spouse’s group health plan. You must inform this Plan in writing at the time of retirement that you are declining coverage because you are covered under your spouse’s plan. Once the other coverage ceases, you may opt back in to the Local 104 Retiree Plan if you can prove you had continuous coverage from the date of your retirement and you begin making payments to this Plan within 30 days of losing the other coverage.

- (b) During Retirement you Marry or Your Spouse Obtains Other Group Coverage.

If during your retirement you marry or your spouse obtains other group coverage, you and/or your spouse each have a ‘one-time’ opportunity to opt out of the Local 104 Retiree Plan. You must inform this Plan in writing at the time you opt out that you are declining coverage because you are covered under your spouse’s plan. Once the other coverage ceases, you may opt back into the Local 104 Retiree Plan if you can prove you had continuous coverage from the date you opted out and you begin making payments to this Plan within 30 days of losing the other coverage.

- (c) Your Spouse Declines Coverage because He/She is Enrolled in His/Her Own Group Plan.

If at the time of your retirement or the time of marriage, whichever is later, your spouse is enrolled in his/her own group health plan or other equivalent health care coverage, he/she may decline coverage in the Local 104 Retiree Plan. Your spouse must inform this Plan in writing at the time of declining coverage that he/she is declining coverage because of enrollment in his/her own group health plan or other equivalent health care coverage. Once the other coverage ceases, he/she may be enrolled into this Plan if he/she can prove he/she had continuous coverage from the date of your retirement or marriage, whichever is later, and you begin making

payments to this Plan within 30 days of the date your spouse lost his/her other coverage.

This Amendment was adopted by the Board of Trustees on December 13, 2022. The Chairman and Co-Chairman were authorized by the Board of Trustees to execute this Amendment on their behalf. This Amendment 12 may be executed in counterparts, each of which shall be deemed to be an original, but all of which together shall constitute one and the same Amendment 12.



Chairman

Date: 1-24-2023



Co-Chairman

Date: 1/22/23