

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

Amendment 21

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:

Effective July 1, 2024, the “ELIGIBILITY FOR CONTRIBUTIONS” subsection in the “Health Reimbursement Account” section is revised to read as follows:

**HEALTH REIMBURSEMENT ACCOUNT CONTRIBUTIONS**

Hourly Health Reimbursement Account contributions to this Plan under collective bargaining agreements of Sheet Metal Workers Local 104 will, effective July 1, 2024, be divided to an hourly contribution that will be made directly to the working participant’s Health Reimbursement Account and to an hourly contribution made to a pooled account.

Actives (including Owner/Members): If you are actively working under a collective bargaining agreement of Sheet Metal Workers Local 104, a contribution will be made to your Health Reimbursement Account for each hour you work based on your classification. If you are actively working, you do not receive an annual credit from the pooled account.

- Special Rule for 2024 Calendar Year: Active participants will receive a final credit to their Health Reimbursement Account from the pooled account for contributions made before July 1, 2024. This credit will be made in early 2025. To be eligible to receive this credit, you must have worked at least 435 hours by June 30, 2024. The credit amount will be equal to 50% of the retiree credit for the whole calendar year of 2024.

Retirees: If you are actively participating in the Retiree Plan as of December 1<sup>st</sup> (see page 77 for Retiree Plan eligibility), you will receive a credit for that calendar year, in an amount determined by the Trustees, to your Health Reimbursement Account from the pooled account.

Disabled Participants: If you received at least six (6) months of coverage in that calendar year because of your disability (see page 17 for disability coverage eligibility), you will receive a credit for that calendar year, in an amount determined by the Trustees, to your Health Reimbursement Account from the pooled account.

Non-Bargaining Unit Employees: If you are participating in the Health Care Plan as a non-bargaining unit employee, you will not receive credit to your Health Reimbursement Account from the pooled account.

This Amendment 21 was adopted by the Board of Trustees on September 10, 2024. The Chairman and Co-Chairman were authorized by the Board of Trustees to execute this

Amendment on their behalf. This Amendment 21 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 21.



Chairman

Date: 9/12/2024 | 3:05 AM EDT



Co-Chairman

Date: 9/25/2024 | 10:13 AM PDT