

**NORTHERN CALIFORNIA SHEET METAL WORKERS
HEALTH CARE PLAN
(As revised January 2017)**

Amendment 1

Pursuant to the authority set forth in Article VI of the Agreement and Declaration of Trust, the Trustees hereby amend the Plan as follows:

The following section of "Eligibility for Contributions" is deleted:

- Note that you will not receive an HRA credit in this Plan while you are working under a contract between Local 104, District 1 and a signatory employer or association.

Paragraph 2 of "Eligibility for Contributions" is revised to state:

2. The expense must have been incurred by you or your eligible dependent(s) covered by the Plan while you were covered by the Plan, or in order to pay for continued coverage of the Plan under COBRA, while you are on the out of work list if you have not declined work or while you have other group health care coverage provided such group health coverage does not consist solely of excepted benefits.

A new subsection is added to "Reimbursement of Qualified Expenses" as follows:

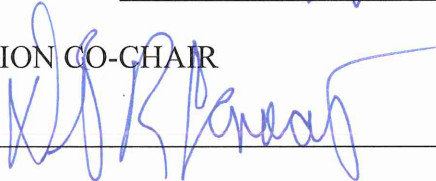
- Retirees who are eligible for coverage under the Plan, but opt out for other group health care coverage provided such group health coverage does not consist solely of excepted benefits, may be reimbursed for co-payments, co-insurance, deductibles, and premiums related to the other group health care coverage, so long as the Retiree does not work in non-covered sheet metal service.

"Termination of Covered Employment" is revised to state:

- If you terminate your covered employment, you may continue to submit claims for reimbursement only while you are on the out of work list and have not declined work, or for those expenses incurred to pay for continued coverage under the Plan. See Continuing Plan Coverage on pages 65-67. You may instead choose to leave your HRA Individual Account intact to pay for future Qualified Expenses, including retiree coverage.

Executed on November 9, 2017, at Lodi, California.

UNION CO-CHAIR



EMPLOYER CO-CHAIR

