

AMENDMENT NO. 16
TO THE
TILE INDUSTRY HEALTH AND WELFARE FUND
SUMMARY PLAN DESCRIPTION

The Board of Trustees of the Tile Industry Health and Welfare Fund desires to amend the Summary Plan Description effective July 1, 2025 as follows:

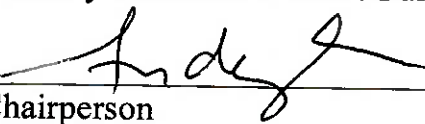
1. The second paragraph of the Sub-Section entitled "Payment Requirements" under the Section entitled "Self-Pay Eligibility Requirements" is amended in its entirety to read as follows:

"Thereafter, your self-payment must be in the Fund Office no later than the last day of the month prior to the month in which coverage is being purchased. If your coverage is terminated because of your failure to make your self-payment in time, your eligibility to self-pay will not be granted again until after you have regained your eligibility as a result of covered hours."

2. All other terms and conditions of the Summary Plan Description shall remain in full force and effect.

Executed this _____ day of July, 2025 at _____,
California.

Board of Trustees
Tile Industry Health & Welfare Fund

By: 
Chairperson

By: 
Secretary