

**AMENDMENT NO. 4
TO THE
TITLE INDUSTRY HEALTH AND WELFARE FUND
SUMMARY PLAN DESCRIPTION
(Effective January 1, 2018)**

The Board of Trustees of the Tile Industry Health and Welfare Fund desires to amend the Summary Plan Description effective January 1, 2018 by permitting a participant who is working for a delinquent employer to be provided with up to six months of coverage based on paystubs.

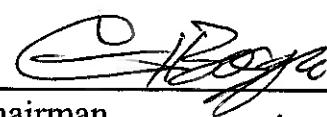
1. Effective November 5, 2019, the following shall replace the last paragraph of the Section entitled "Eligibility In Subsequent Quarters":

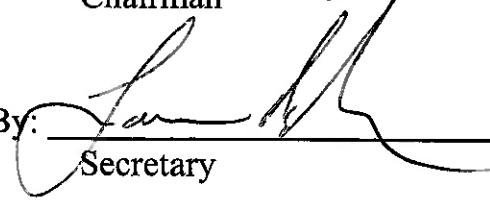
"If you work sufficient hours to maintain your eligibility for an Employer that has failed to contribute the required contributions to the Trust Fund, you will remain eligible for benefits for a maximum of six months. If after six months your Employer is still delinquent, your eligibility shall be terminated."

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

Executed this 14th day of January, 2020 at West Covina, California.

Board of Trustees
Tile Industry Health & Welfare Fund

By: 
Chairman

By: 
Secretary