

**AMENDMENT NO. 11
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 January 1, 2023 by changing the eligibility from quarterly to monthly and incorporating additional changes.

1. The Sub-Section entitled “Initial Eligibility” under the Section entitled “Eligibility Rules for Participants Working Under a Collective Bargaining Agreement between Bricklayers and Allied Craft Workers Local 4, California and Contributing Employers” is amended in its entirety to read as follows:

“Your eligibility for benefits under the Tile Industry Health and Welfare Fund shall be determined in the following manner:

To gain eligibility for a calendar month of health coverage, you must have worked a minimum of 120 hours in the calendar month two months prior to the coverage month and/or have sufficient hours in your reserve bank to gain coverage. For example, if you work at least 120 hours in January, that will afford your health coverage for April. This change to the eligibility rules is effective for January 2023 work hours which apply toward April 2023 eligibility.

However, when you are establishing **initial** eligibility, you must work at least 360 hours in 3 consecutive months. For example, if you work 360 hours in January, February and March to gain **initial** eligibility, you are eligible for health coverage effective June and will earn 240 hours in your reserve bank. If you work 400 hours during that same time period, you will be eligible for health coverage and will

earn 280 hours for your reserve bank. After establishing **initial** eligibility, you must work or have 120 hours in your reserve bank to establish eligibility for the following month.

ONE TIME RULE FOR TRANSITION FROM QUARTERLY ELIGIBILITY TO MONTHLY ELIGIBILITY.

Under prior rules, August, September and October 2022 work hours were used to establish eligibility for the quarter of January, February and March 2023 coverage. If you were eligible for coverage in the first quarter of 2023, January 2023 work hours and reserve bank hours are used to establish eligibility for April 2023 coverage. On a one-time basis, hours worked in November and December, 2022 will be applied to your reserve bank and not used to establish coverage for any month. However, reserve bank hours remain capped at 720 hours.

Additionally, during the transition period, if you were working toward **initial** eligibility in August, September and October, 2022 to establish eligibility for January, February and March, 2023 coverage, but did not work sufficient hours to establish eligibility for that period, special qualification rules will apply. In this instance, September, October and November, 2022 work hours OR October, November and December, 2022 work hours can be used to meet the 360 hour requirement needed to establish **initial** eligibility for April 2023 coverage. Once the transition is complete, September, October and November hours would provide **initial** eligibility for February of the following year.

2. The Section entitled "Purchase of Eligibility Hours" is also amended in its entirety to read as follows:

"If you would otherwise lose your eligibility due to insufficient hours and you have at least one hour remaining in your reserve Hour Bank, then you will be allowed to purchase coverage by paying the current hourly journeyman health and welfare contribution rate multiplied by the number of hours you need to reach 120 hours (up to

119 credit hours maximum). In this scenario, if coverage is scheduled to terminate in April because you did not have sufficient combination of work hours and reserve bank hours at the end of January to provide April coverage, you may buy up to 119 credit hours at the then current contribution rate. The cost of the Buy-Up will be offset by the number of hours you have available to apply toward a month of health coverage. You are eligible to Buy-Up coverage under this provision twice per calendar year.”

3. The Section entitled "Eligibility in Subsequent Quarters" is deleted from the Summary Plan Description.

4. The Section entitled "Self-Pay Eligibility Requirements" is deleted from the Summary Plan Description. In addition, the Sub-Sections "Payment Requirements" and "Hour Bank During Self-Pay" are deleted from the Summary Plan Description.

5. The Sub-Section entitled "Retiree Medical Benefit Options" is amended under the Section entitled "Eligibility During Retirement" by replacing the existing language with the following language:

“If you are retired, you may elect to self-pay for Medical/Hospital benefits. To continue your present Medical/Hospital coverage until both you and your spouse reach age 65, you may self-pay at the current monthly contribution rate multiplied by 120 hours. Your retiree self-payment will be first reduced by the hours remaining in your reserve bank, if any. Your self-payment must be received by the Trust Office no later than the first day of the month for which coverage is being purchased. If your coverage is terminated because of your failure to make your self-payment on time, your eligibility to self-pay for retiree coverage will terminate.”


6. The Sub-Section entitled "Paying for COBRA Continuation Coverage" under the Section entitled "COBRA" is amended by adding the following language to the second full paragraph:

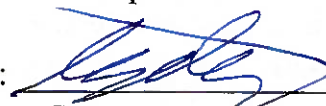
"Your COBRA payment will first be reduced by the hours remaining in your Reserve Hour Bank."

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

Executed this 11th day of July, 2023 at La Verne, California.

Board of Trustees
Tile Industry Health & Welfare Fund

By: 
Chairperson

By: 
Secretary