

**AMENDMENT TO THE RESTATED  
UA LOCAL 190 HEALTH AND WELFARE PLAN AND THE UA LOCAL 190 MEDICARE  
RETIREE HEALTH AND WELFARE PLAN**

**THIS AMENDMENT** is approved and adopted at Ann Arbor, Michigan, on February 5, 2024 by the Trustees of the UA LOCAL 190 HEALTH AND WELFARE PLAN (“Plan”) and the Trustees of the UA Local 190 MEDICARE RETIREE HEALTH AND WELFARE PLAN (“Medicare Retiree Plan”).

Pursuant to a resolution adopted by the Trustees at their meeting of June 19, 2017, the Trustees amended and restated the Plan, Medicare Retiree Plan and Summary Plan Description in their entirety, effective June 1, 2017. The restated Plan, Medicare Retiree Plan and Summary Plan Description are hereby amended effective June 1, 2024 as follows:

- 1) Effective June 1, 2024, under Section 7, “Blue Cross Benefit Summary” the third paragraph following the chart is amended as follows:

\*\*\* Effective June 1, 2024, the “TrOOP” annual out-of-pocket limit for both Enhanced Coverage and Standard Coverage is \$9,200 for single coverage and \$18,400 for two person or family coverage. All Deductibles, Co-payment, Co-insurance and other charges for covered services are counted toward the TrOOP out-of-pocket limit, subject to the following exceptions: Amounts paid for premiums, non-covered services, out-of-network balance-billed amounts do not count toward the TrOOP out-of-pocket limit. In addition, for Medicare-Eligible Retirees, prescription medicine expenses do not count toward the TrOOP out-of-pocket limit.

- 2) Effective June 1, 2024, under Section 8, “Health Care Coverage-Basic Benefits Administered by Blue Cross Blue Shield,” under the subsection entitled “True Out-of-Pocket (“TrOOP”) Annual Limit,” the third paragraph is replaced in its entirety by the following:

The TrOOP maximum is applied based on the calendar year. It increases at the start of most Plan Years. As of June 1, 2024, the TrOOP for 2024 for the Plan became \$9,200 per person, not to exceed \$18,400 per family. Once your total out-of-pocket expenses reach this amount, all expenses are paid 100% by the Plan. The TrOOP maximum applies whether you are in the Enhanced Plan or the Standard Plan.

**IN WITNESS WHEREOF**, this Amendment to the UA Local 190 Health and Welfare Plan , UA Local 190 Medicare Retiree Health and Welfare Plan and SPD has been approved and executed by the Trustees.

TRUSTEES representing UA Local 190  
Plumbers/ Pipefitters/ Service Technicians/  
Gas Distribution:

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Douglas Mayher, Jr.

TRUSTEES representing the Greater  
Michigan Plumbing & Mechanical  
Contractors Association, Inc.

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Walter Cossens

*Signature page, June 1, 2024 TrOOP Amendment, Continued*

TRUSTEES representing UA Local 190  
Plumbers/ Pipefitters/ Service Technicians/  
Gas Distribution:

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Randall Whitaker

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Cynthia Maher

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