

**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 for expenses incurred after December 31, 2019:

- 1) In Section 10, “Miscellaneous Benefits and Prescription Medicine Benefits,” under the subsection entitled “***What Expenses are eligible for reimbursement under Miscellaneous Benefits?***” the third bullet is replaced by the following:
  - The expense is for over-the-counter medicine or supplies other than insulin and prescribed vitamins and supplements;
- 2) In Section 10, “Miscellaneous Benefits and Prescription Medicine Benefits,” the subsection entitled “***What Medical Expenses are Deductible?***” the subsection entitled “Medicines” is replaced by the following:

**Medicines**

You can include in medical expenses amounts you pay for over-the-counter medicines and drugs. You can also include amounts you pay for insulin. **(Note that the 20% co-pay under the Prescription Medicine Benefit is not eligible for reimbursement as a Miscellaneous Benefit.)**

- 3) In Section 10, “Miscellaneous Benefits and Prescription Medicine Benefits,” under the subsection “***What Medical Expenses Are Not Deductible?***” the subsection entitled **Nonprescription Drugs and Medicines** is removed.

**IN WITNESS WHEREOF**, this Amendment to the UA Local 190 Health and Welfare Plan and 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:

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

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Randall Whitaker

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Jeremy Finn

---

Douglas Mayher, Jr.

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Cynthia Maher

---

Andrew Fielder

---

Nancy Cummins

---

David Forbes

---

Walter Cosens

---

Joseph Romine (Alternate)

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Jessica Arndt (Alternate)