

AMENDMENT NO. 1  
to the  
January 1, 2022 Restatement of the  
SUMMARY PLAN DESCRIPTION  
for the  
UNITED BROTHERHOOD OF CARPENTERS AND JOINERS OF AMERICA  
GENERAL OFFICE AND STAFF HEALTH AND WELFARE PLAN

WHEREAS, the Board of Trustees of the United Brotherhood of Carpenters and Joiners of America General Office and Staff Health and Welfare Plan have authority to amend the Plan pursuant to Article XVI of the Plan and Section 8.5 of the Trust Agreement;

WHEREAS, the Board of Trustees desire to amend the Plan pertaining to retiree eligibility and to increase the annual limit of dental benefits for eligible retirees;

NOW, THEREFORE BE IT RESOLVED that the Plan is amended as follows:

- 1. Effective December 1, 2022, Section 1.02(a) of the January 1, 2022 restatement of the Summary Plan Description is amended by adding the following paragraph to the end thereof:**

**Section 1.02      Retiree Eligibility**

- (a) Who is Eligible?

You are also eligible to receive retiree coverage from this *Plan* if you retire on or after December 1, 2022 and you worked for one of the Regional Councils of the United Brotherhood of Carpenters and Joiners of America for at least twenty-five (25) consecutive years and you were an active participant in this *Plan* for at least one whole year (1 year), i.e., twelve (12) consecutive months, immediately preceding your retirement date.

- 2. Effective January 1, 2023, Section 1.02(b) of the January 1, 2022 restatement of the Summary Plan Description is amended by adding the following paragraph to the end thereof:**

**Section 1.02      Retiree Eligibility**

- (b) Types of Coverage Available

...

In addition to the benefits specified in the tables set forth in this Section 1.02(b), all eligible *retirees* residing in the United States and Canada shall be eligible for covered dental services described in Article VII effective as of January 1, 2023.

3. Effective January 1, 2023, the first paragraph of Article VII, Section 7.01 is amended to read as follows:

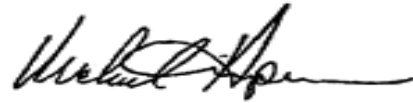
**Section 7.01 Covered Dental Services**

The *Plan* covers the following services and supplies for covered eligible *employees*, eligible *retirees* who retired on or before March 1, 1997 (or on or before January 1, 1998 for eligible *retirees* who were covered by a collective bargaining agreement between OPEIU Local 2 and a contributing employer on the last day of employment prior to retirement), and eligible dependents who have Dental coverage under this *Plan* at 80% of *Allowable Charges (AC)*, up to a combined total of \$1,500 per person per calendar year for Actives effective April 1, 2013 and \$1040 per person for eligible *retirees*. Effective January 1, 2023, the limit of coverage for all eligible *retirees* is increased to \$1,500 per person per calendar year.

EFFECTIVE DATE OF AMENDMENT: December 1, 2022 and January 1, 2023, respectively, as noted.

APPROVED BY THE BOARD OF TRUSTEES BY UNANIMOUS WRITTEN CONSENT.

Signed By:



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Michael Draper  
Chairman, Board of Trustees