

WESTERN STATES INSULATORS AND ALLIED WORKERS' HEALTH PLAN
(Revised March 2020)

Amendment 2

Pursuant to the authority set forth in Article VII, Section 7.2(t) of the Western States Insulators and Allied Workers Health and Welfare Fund Agreement and Declaration of Trust, the Board of Trustees hereby amend the Summary Plan Description as follows:

1. Effective January 1, 2023, the Section titled "Who is eligible to participate in the Plan?" on page 3 is revised in its entirety to state as follows:

Who is eligible to participate in the Plan?

You are eligible for the medical examination program if (1) you worked at least 350 hours in covered employment during the current or two preceding calendar years, or (2) you are retired and receiving pension benefits from the Western States Insulators and Allied Workers' Pension Plan. Covered employment means work under a collective bargaining agreement requiring contributions to this Plan. Children of a participant (including natural, adopted or step-children) born before January 1, 1986, or a current spouse of a participant married before January 1, 1986, are eligible for a medical examination and optional CT Scan, to the same extent as a current participant, through December 31, 2024. To be eligible, the participant must have begun participation in the Plan prior to January 1, 1986. If such benefit coverage for eligible children exceeds 3% of the annual Plan benefits in any applicable calendar year from 2020 to 2024, then their examination will be deferred to the following calendar year.

This Plan complies with the Federal Law regarding special enrollment due to the fact that all employees are automatically enrolled in this Plan as soon as the above eligibility requirements are met. There is no option to decline coverage.

Pursuant to the authority granted by the Board of Trustees during their Board meeting on October 27, 2022 the Chair and Co-Chair have been granted authority to execute this Amendment.

Executed on October 27, 2022 at Cordeville, CA.


Chair


Co-Chair