

**FIFTH AMENDMENT TO THE
MAY 1, 2020
COMBINED SUMMARY PLAN DESCRIPTION AND
PLAN DOCUMENT OF THE
OHIO CONFERENCE OF PLASTERERS' & CEMENT MASONS'
HEALTH & WELFARE PLAN**

WHEREAS, effective as of May 1, 2020, the Plan document of the Ohio Conference of Plasterers' & Cement Masons' Health & Welfare Plan (hereinafter, the "Plan") was amended and restated; and

WHEREAS, the right to further amend the Plan has been reserved to the Board of Trustees of the Plan and the Board of Trustees now desires to exercise such right; and

WHEREAS, the Board of Trustees have elected to amend the Plan to end the temporary rules adopted during the COVID-19 National and Public Health Emergencies, such as the waiver of cost-sharing rules and coverage of over-the-counter COVID-19 tests; and

WHEREAS, the Board of Trustees have also elected to amend the Plan to waive the normal office copayment for Anthem's LiveHealth Online program for a one-year period and to add an Employee Assistance Program to the Plan.

NOW THEREFORE, the Board of Trustees hereby amends the Plan as set forth below:

1. Effective May 11, 2023, the Plan is hereby amended by removing the section entitled, "Schedule of Benefits for Eligible Class I Active Participants and Dependents: Physician's Office," and replacing it with the new description for "Physician's Office" benefits:

BENEFIT %						
Physician's Office						
BENEFITS	HIGH PLAN		MID PLAN		LOW PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Visits for Illness/Injury (online or telehealth visit). Includes both Anthem LiveHealth and Non-LiveHealth Visits	100% after \$20 Copay	60% of Allowed Amount**	80% after \$20 Copay	60% of Allowed Amount	70% after \$20 Copay	50% of Allowed Amount
Allergy Testing/Treatment	80%*	60% of Allowed Amount**	80%*	60% of Allowed Amount**	70%*	50% of Allowed Amount**
Occupational/Physical/Speech/Respiratory	80%*	60% of Allowed Amount**	80%*	60% of Allowed Amount**	70%*	50% of Allowed Amount**
Diagnostic Lab/X-Ray	80%*	60% of Allowed Amount**	80%*	60% of Allowed Amount**	70%*	50% of Allowed Amount**
Surgery (All Related Expenses)	80%*	60% of Allowed Amount**	80%*	60% of Allowed Amount**	70%*	50% of Allowed Amount**
COVID-19 Testing	Effective May 11, 2023, Tests ordered by a Physician or other medical professional are covered according to the schedule above (Diagnostic Lab/X-Ray).					

2. Effective May 11, 2023, the Plan is hereby amended by removing the section entitled, “Scheduled of Benefits for Eligible Class I Active Participants and Dependents: Other Services,” is amended by replacing it with the following:

BENEFITS	HIGH PLAN		MID PLAN		LOW PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
OTHER SERVICES***						
Skilled Nursing facility	80%*	60% of Allowed Amount**	80%*	60% of Allowed Amount**	70%*	50% of Allowed Amount**
Private Duty Nursing	80%*	60% of Allowed Amount**	80%*	60% of Allowed Amount**	70%*	50% of Allowed Amount**
Home Health Care (40 visits per calendar year)	80%*	60% of Allowed Amount**	80%*	60% of Allowed Amount**	70%*	50% of Allowed Amount**
Hospice Care	80%*	60% of Allowed Amount**	80%*	60% of Allowed Amount**	70%*	50% of Allowed Amount**
Durable Medical Equipment	80%*	60% of Allowed Amount**	80%*	60% of Allowed Amount**	70%*	50% of Allowed Amount**
Ambulance	80%*	60% of Allowed Amount**	80%*	60% of Allowed Amount**	70%*	50% of Allowed Amount**
OTC COVID-19 Tests	Effective May 11, 2023, the Plan will no longer reimburse the cost of Over-the-Counter (“OTC”) COVID-19 Tests. However, these expenses are eligible for reimbursement under your MRA.					

*After satisfaction of In-Network Deductible

** After satisfaction of Out-of-Network Deductible

*** For Covered Services rendered by Out-of-Network providers at In-Network facilities on or after May 1, 2022, please see the description for “Services from Out-of-Network Providers at In-Network Facilities” set forth below in the Section entitled “Basic Benefits.”

3. Effective May 11, 2023, the Plan is hereby amended by removing the section entitled, “Schedule of Benefits for Eligible Class II, Class III, and Early Retirees and Dependents: Other Services,” is replaced with the following new description for “Other Services”:

BENEFITS		
MEDICAL BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Other Services***		
Skilled Nursing Facility	80%*	60% Allowed Amount**
Private Duty Nursing	80%*	60% Allowed Amount**
Home Health Care (40 visits per calendar year)	80%*	60% Allowed Amount**
Hospice Care	80%*	60% Allowed Amount**
Durable Medical Equipment	80%*	60% Allowed Amount**
Ambulance	80%*	60% Allowed Amount**
COVID-19 Testing	Effective May 11, 2023, the Plan will no longer cover COVID-19 tests ordered by a Physician or other medical professional at 100%. Instead, these tests will be covered under the Plan’s diagnostic testing and lab provisions.	

*After satisfaction of In-Network Deductible

** After satisfaction of Out-of-Network Deductible

*** For Covered Services rendered by Out-of-Network providers at In-Network facilities on or after May 1, 2022, please see the description for “Services from Out-of-Network Providers at In-Network Facilities” set forth below in the Section entitled “Basic Benefits.”

4. Effective May 11, 2023, the Plan is hereby amended by removing the description of coverage for “COVID-19 Testing” set forth in the section entitled, “Schedule of Benefits Medicare Retirees with Non-Medicare Age Dependents (Active Dependents)” is hereby amended by replacing that description with the following:

COVID-19 Testing	Effective May 11, 2023, Physician ordered COVID-19 tests are covered at 80% after deductible up to the out-of-pocket maximum.
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5. Effective June 1, 2023, the Plan is hereby amended by removing the section of the Plan entitled, “Schedule of Benefits for Eligible Class I Active Participants and Dependents: Physicians Office Visits for Illness/Injury,” and replacing it with the following:

Benefit %						
Physician’s Office						
BENEFITS	HIGH PLAN		MID PLAN		LOW PLAN	
Visits for Illness & Injury (in-person or telehealth). Includes Anthem LiveHealth and Non-LiveHealth Visits)	In-person and Non-LiveHealth Visits: 100% after \$20 Copay	In-person visits: 60% of Allowed Amount	In-person and Non-LiveHealth visits: 80% after \$20 Copay	60% of Allowed Amount	In-person and Non-LiveHealth Visits: 70% after \$20 Copay	50% of Allowed Amount
	LiveHealth Visits: 100%*		LiveHealth Visits: 100%*		LiveHealth Visits: 100%*	

*The copayment waiver for Anthem LiveHealth Online visits is effective for a 1-year period beginning on June 1, 2023

6. Effective June 1, 2023, the Plan is hereby amended by removing the section of the Plan entitled, “Schedule of Benefits for Eligible Class II, Class III, Early Retirees, and Dependents: Physicians Office Visits for Illness/Injury,” is amended by removing that provision and replacing it with the following benefit description:

Benefit %		
Physician’s Office		
	IN-NETWORK	OUT-OF-NETWORK
Visits for Illness/Injury (in-person or telehealth). Includes Anthem LiveHealth and Non-LiveHealth Visits)	In-person and Non-LiveHealth Visits: 80% after \$20 Copay	60% of Allowed Amount
	LiveHealth: 100%*	

*The copayment waiver for Anthem LiveHealth Online visits is effective a 1-year period beginning on June 1, 2023

7. Effective August 1, 2023, the Plan is hereby amended by inserting the following section, entitled, "Other Benefits: Employee Assistance Program," to the end of the existing provisions:

Employee Assistance Program

Beginning August 1, 2023, the Plan will offer an Employee Assistance Program ("EAP"). The EAP will be administered by Anthem and will integrate their medical, clinical, and behavioral health resources to provide a wide range of services that address everyday needs. These services include mental health counseling, financial and legal consultations, and child and elder care resources. Please note that the services listed below are not exhaustive and subject to change. Further, the Plan adopts any limitations or special rules imposed by Anthem on EAP services.

EAP Services (effective August 1, 2023)

Benefit Description	Limitations/Special Rules
Toll-free 24/7 telephone consultation and referral	No cost and no limits
Counseling visits, face-to-face or online via LiveHealth Online	3 visits per employee / household member per issue
Legal / Financial Consultations	Legal consultations limited to one (1) thirty (30) minute consultation per issue per year. Financial consultations are telephone only
Identity Monitoring and Recovery	
Child and Elder care resources	Online self-search only
EAP website resources	Online self-search only

IN WITNESS WHEREOF, this Fifth Amendment has been executed this 24th day of August 2023 but is effective on the dates set forth above.

BOARD OF TRUSTEES OF THE OHIO CONFERENCE OF PLASTERERS' & CEMENT MASONS' HEALTH & WELFARE PLAN

On Behalf of Employer Trustees:


Kevin Reilly, Secretary/Treasurer

On Behalf of Union Trustees:


Charles Wanat, Chairman