

**FIRST 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 (1) clarify the maximum dollar bank limit, (2) specify that eligibility under Plan pursuant to COBRA Continuation coverage does not count towards eligibility for retirement benefits, and (3) set forth special COBRA notification rules for participants that are eligible for Social Security Disability benefits before experiencing a qualifying event; and

**NOW THEREFORE**, the Board of Trustees hereby amends the Plan effective January 1, 2021, as set forth herein:

**1. The rules on "Dollar Bank Credits," which begins on page 18 of the Plan document, is hereby amended by removing the initial paragraph in that Section and replacing it with the following:**

**Dollar Bank Credits**

Each month that you work, your employer makes contributions to the Plan based on your work hours at the rate specified in the collective bargaining agreement. These are called "Dollar Bank Credits." When your Dollar Bank Credits for a month exceed the monthly cost of coverage, the excess is placed in a "bank" which you can later use to maintain your eligibility in the Plan. The maximum amount you can have in your Dollar Bank is equal to eighteen (18) months of coverage.

2. The COBRA Continuation Rules, which begin on page 30 of the Plan document, is hereby amended by adding the following paragraph to the existing language:

If you become Disabled (as determined by the Social Security Administration) prior to becoming eligible for COBRA Continuation Coverage, you must inform the Plan of your desire to extend COBRA Continuation Coverage within sixty (60) days upon becoming eligible for COBRA. The period of any other self-payments will count towards the twenty-nine (29) months' duration.

3. The rules on "Retirement Benefits," which begins on page 32 of the Plan Document, is hereby amended by adding the following paragraph to proceed the rules on eligibility for Retirement Benefits:

**Important Information:** Any months of eligibility you have while on COBRA Continuation Coverage will not count towards your Eligibility for Early, Disabled, or Normal Retirement benefits.

IN WITNESS WHEREOF, this First Amendment has been executed this 10<sup>th</sup> day of June 2021 and is effective as of January 1, 2021.

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

On Behalf of Employer Trustees:



Charles Wanat, Chairman

On Behalf of Union Trustees:



Kevin Reilly, Secretary/Treasurer