NORTHERN CALIFORNIA TILE INDUSTRY HEALTH AND WELFARE PLAN
(As revised January 1, 2018)

TWELFTH AMENDMENT

Pursuant to the powers conferred upon them by Section 5.5 of Article V of the Restated Agreement and Declaration of Trust to adopt and from time to time amend, alter or otherwise change the Welfare Plan, the Board of Trustees, acting at its meeting of September 17, 2019, amended the Northern California Tile Industry Health and Welfare Plan as follows, to be effective immediately, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures thereto:

1. Amend Part 2, Article V, to add the following definition for "Emergency Services" before "Health Care Providers" and after "Custodial Care":

   Emergency Services means services for a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) so that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of medical attention to result in placing the individual's health (or the health of an unborn child) in serious jeopardy, serious impairment to bodily functions, or serious dysfunction of bodily organs.

IN WITNESS of the adoption of this amendment, the Chairman and Secretary hereby subscribe their names, on the dates indicated.

Chairman

Date: 9/17/2019

Secretary

Date: 9/17/19