BRICKLAYERS AND ALLIED CRAFTWORKERS LOCAL NO. 3
HEALTH AND WELFARE PLAN
(As revised July 1, 2015)

SEVENTH AMENDMENT

Pursuant to the powers conferred upon them by Section 1(B) of Article V of the restated Agreement and Declaration of Trust (effective June 1, 2002) to adopt and from time to time amend, modify or otherwise change the Health and Welfare Plan, the Board of Trustees, meeting on the 23rd day of August, 2017 amended the Bricklayers and Allied Craftworkers Local No. 3 Health and Welfare Plan as follows, to be effective upon execution, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto:

1. Section 2.02(3) is revised in its entirety as follows:

(3) SELF-PAYMENT. Effective for eligibility in calendar months beginning on or after July 1, 2012 and before June 30, 2018, if the combination of work hours credited and reserve hours does not equal 120, you may continue your eligibility by making self-payments under the following rules for a maximum of three months in any 12-month period:

(a) You are eligible to make self-payments only if:

   (i) you have at least 60 months of prior active coverage under the BAC Local 3 Health and Welfare Plan over your lifetime; and

   (ii) you meet one of the following two requirements:

           (A) you are available for work in the Industry, or

           (B) you are disabled and have exhausted your Reserve Account after expiration of the maximum period of coverage under the disability coverage provisions in Section 2.03.

"Available for work in the Industry" means that you have maintained registration on the Union's out-of-work list and are actually available for dispatch.

(b) If you lose coverage for cause under Section 2.06, you will not be eligible to make a self-payment to continue coverage.

(c) The self-payment amount is determined from time to time by the Board of Trustees.

2. Section 2.02(4) is revised in its entirety as follows:

(4) SHORT PAYMENT. Effective for eligibility in calendar months beginning on or
after July 1, 2012 and before June 30, 2018, you may continue your eligibility by making a "short payment" under the following rules:

(a) If the combination of work hours credited and reserve hours is at least 80 hours, you may make a short payment to bring your total hours up to the 120 hours required to continue coverage. Your short payment amount will be the number of additional hours you need to bring your total up to 120 hours times the current Master Labor Agreement hourly health and welfare contribution rate.

(b) If you are eligible to make a short payment in a particular month but elect not to do so, your coverage will terminate and you will not be eligible to make a short payment to reestablish or continue coverage in the future until active eligibility is reinstated under Section 2.05.

(c) If you lose coverage for cause under Section 2.06, you will not be eligible to make a short payment to reestablish or continue coverage in the future.

3. A new Section 7.07 is added, which states as follows:

7.07 Waiver of Class, Collective and Representative Actions

By participating in the Plan, Participants waive, to the fullest extent permitted by law, whether or not in court, any right to commence, be a party in any way, or be an actual or putative class member of any class, collective, or representative action arising out of or relating to any dispute, claim or controversy relating to the Plan, and Participants agree that any dispute, claim or controversy may only be initiated or maintained and decided on an individual basis.

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

Chairman

Date: 11-1-17

Secretary

Date: 11-1-17