TWENTIETH 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 15th day of April, 2020 amended the Bricklayers and Allied Craftworkers Local No. 3 Health and Welfare Plan as follows, to be effective as stated below, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto:

1. Effective February 1, 2020, amend Part 4, Section 16.03 in its entirety to state as follows:

16.03 Exclusions - Prescription Drug Benefits

No benefits will be paid for:

(1) charges a covered person is not required to pay or charges made only because coverage exists (subject to the right, if any, of the United States government to recover Reasonable and Customary Charges for care provided in a military or veterans' Hospital);

(2) a Sickness or Injury:

(a) for which benefits are paid or payable under workers' compensation or any occupational disease or similar law whether such benefits are insured or self-insured; or

(b) that is caused by, or connected in any way to, employment of the covered person. This includes self-employment or employment by others. It applies whether or not workers' compensation or any occupational disease or similar law covers the charges incurred. It applies whether the charges are covered on an insured or uninsured basis;

(3) prescription non-legend drugs, except those listed above;

(4) therapeutic devices or appliances, except diabetic equipment and supplies as described above;

(5) drugs or medicines lawfully obtainable without a prescription order of a Physician, except insulin;

(6) biological sera, blood or blood plasma (this includes the giving of these items);

(7) drugs labeled: "Caution-limited by federal law to investigational use," or Experimental Drugs, even though a charge is made to the insured person;
(8) any charge for the administration of prescription legend drugs or injectable insulin, which is a Covered Charge under the Self-Funded Medical Benefits program;

(9) any medication, legend or not, which is consumed or administered at the place where it is dispensed;

(10) any amount of drugs or medicines dispensed that is more than a 34-day supply or a 100-unit dosage whichever is greater except that three months' supply will be dispensed if the Sav-Rx Mail Order Program is used;

(11) drugs that may be received at no charge under local, state or federal programs (this will not apply to drugs covered by Medicaid);

(12) drugs and medicines to be taken by or given to an insured person while he or she is confined in a Hospital or Institution;

(13) any prescription or refill in excess of the number specified by the Physician, or any refill dispensed after one year from Physician's original order;

(14) drugs prescribed for Sickness or Injury resulting from war or acts of war;

(15) anorectics (any drug used for the purpose of weight loss);

(16) growth hormones, except with prior authorization;

(17) infertility drugs or medications; or

(18) Minoxidil (Rogaine) for the treatment of alopecia.

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

Chairman ___________________________ Date: 4/16/2020

Secretary ___________________________ Date: 4/22/2020

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