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 6th day of November, 2019 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. Amend Part 1, Section 9.04 in its entirety to state as follows:

9.04 Third-Party Reimbursement. This provision applies if you or your dependent is injured or sick as a result of the act or omission of a Third Party.

(a) "Reimbursement Rights" means the Plan's right to be reimbursed from any Fund of Money if:

(i) The Plan pays benefits for you or your dependent because of an Injury or Sickness caused or allegedly caused by a Third Party's act or omission; and

(ii) You, your dependent or a legal representative recovers an amount held in any Fund of Money from the Third Party, the Third Party's insurer, an uninsured motorist insurer or anyone else by reason of the Third Party's act or omission. This recovery may be the result of a lawsuit, a settlement or some other act. The Plan is entitled to be paid out of any recovery, up to the amount of benefits paid by the Plan.

(b) "Third Party" means another person, organization, or account maintained by any organization.

(c) "Fund of Money" means any amount of money held by you, your agent, your attorney, any Third Party or the agent or attorney of any Third Party or any financial institution acting on behalf of anyone, which has been recovered at any time in connection with an Injury or Sickness caused or allegedly caused by a Third Party's act or omission for which Plan Benefits were paid to or for you or your dependent. The amount held in any Fund of Money shall be the property of the Plan, up to the amount paid out by the Plan in Plan Benefits subject to the Plan's Reimbursement Rights.
(2) **Reimbursement Rights.** If you or your dependent has an Injury or Sickness caused or allegedly caused by a Third Party's act or omission:

(a) The Plan will pay benefits for that Injury or Sickness subject to its Reimbursement Rights on the condition that you or your dependent (or the legal representative of you or your dependent) (i) will not take any action which would prejudice the Plan's Reimbursement Rights, and (ii) will cooperate in doing what is reasonably necessary to assist the Plan in enforcing its Reimbursement Rights, including taking the actions detailed in subsection (3) below.

(b) The Plan's Reimbursement Right will be for 100% of benefits paid, regardless of whether or not you or your dependent has received full or any compensation and will not be reduced because (i) the recovery does not fully or partly compensate you or your dependent for all losses sustained or alleged; or (ii) the recovery and/or Fund of Money is not described as being related to medical costs or loss of income.

(c) The Plan may enforce its Reimbursement Rights by filing a lien with the Third Party, the Third Party's insurer or another insurer, a court having jurisdiction in this matter or any other holder of a Fund of Money, or any other appropriate party.

(d) The amount of the Plan's Reimbursement will not be reduced by legal fees or court costs incurred in seeking the recovery, unless the Plan agrees otherwise in writing.

(e) If you or your dependent were in a motor vehicle accident and maintain automobile insurance with medical coverage, then the Plan will pay secondary to the automobile insurance.

(3) **Subrogation Agreement:** You or your dependent will not be entitled to receive any benefits for such expenses under this Plan unless your or your dependent agree in writing to all of the following conditions:

(a) To reimburse the Plan, to the extent of all benefits paid by this plan as a result of such injuries, immediately upon obtaining any monetary recovery from any Third Party whether by action of law, settlement, or otherwise by the execution of a Subrogation Agreement or Lien Agreement;

(b) To irrevocably assign to the Plan all rights to recover monetary compensation from the Third Party to the extent of all benefits paid by this Plan and to give notice of this assignment directly to such Third Parties, their agents, or insurance carriers, or to any agent or attorney who may represent you or your dependent. The assignment shall entitle the Plan to reimbursement from any sums held or received by the following Third Parties which are due to you or your dependent prior to any distribution of funds to you or your dependent and shall provide that such parties shall hold such sums in trust as a fiduciary for the benefit of the Plan. The parties who shall be bound by such assignment are:
a. Any party or insurance carriers making payments to or on behalf of you or your dependent; or
b. Any agent or attorney receiving payments for or on behalf of you or your dependent; or
c. Any account holder.

(c) To notify the Plan of any claim or legal action asserted against any Third Party or any insurance carrier(s) for such injuries as well as the name and address of such Third Party, insurance carrier(s), any agent or attorney who is representing or acting on behalf of you or your dependent or estate, or any person claiming a right through you on a form to be supplied by the Plan;

(d) To cooperate fully with the Trustees in the exercise of any assignment or right of subrogation, and not to take any action or refuse to take any action which would prejudice the rights of the Plan; and

(e) To acknowledge that this Plan shall have the right of recovery as provided under this Section should you or your dependent fail to execute an assignment, Subrogation Agreement, Lien Agreement, or any other documents required herein, or breach any of the terms of this Section.

(4) Trustee Rights
In addition, the Trust shall have the independent right to bring suit in your name or your dependent’s name. The Trust shall also have the right to intervene in any action brought by you or your dependent against any Third Party, to and including you or your dependent’s insurance carrier under any uninsured or underinsured motorist provision or policy. You and your dependent further must agree to take no action inconsistent with the requirements of this provision.

The Trustees expect full compliance with this Reimbursement Section. Therefore, the Trustees reserve the right to withhold future medical benefits from you and/or your dependent if you and/or your dependent has obtained a recovery from another source, as described above, and you and/or your dependent has not reimbursed the Plan as required. Future benefits will be withheld in an amount equal to the amount previously owed to the Plan until such time as the Plan’s claim for reimbursement has been completely satisfied. This will not reduce the Plan’s right to be paid out of any recovery up to the amount of Plan benefits not yet reimbursed.

The Trustees also reserve the right to file suit against you and/or your dependents if you fail to comply with the terms of the Plan or the Subrogation Agreement.
IN WITNESS of the adoption of this amendment, the Chairman and Secretary hereby subscribe their names, on the dates indicated.

Chairman

Date: November 6, 2019

Secretary

Date: Nov 11 - 2019