THIRTEENTH 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 31st day of August, 2018 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 July 1, 2017, the following provision is added to the end of Part 2, Section 10.02 as follows:

Emergency Services and Ambulance and Air-Ambulance Services
Co-payments for Covered Medical Charges provided by Non-PPO emergency providers and ambulance and air-ambulance providers are subject to the PPO Deductible.

2. Effective July 1, 2017, the following provision is added to the end of Part 2, Section 10.03 as follows:

Emergency Services Charges
For charges incurred prior to July 1, 2017:
When you use a PPO Provider ........................................... 80%
When you use a Non-PPO Provider ................................... 60%

For charges incurred on or after July 1, 2017:
When you use a PPO Provider ........................................... 80%
When you use a Non-PPO Provider ................................... 80%

3. Effective October 1, 2018, the following provision is added to the end of Part 2, Section 10.03 as follows:

Podiatry Services
Inpatient Podiatry Services:
When you use a PPO Provider ........................................... 80%
When you use a Non-PPO Provider ................................... 60%

Outpatient Podiatry Services, other than Office Visits:
When you use a PPO Provider ........................................... 80%
When you use a Non-PPO Provider ................................... 60%
Office Visits:
When you use a PPO Provider................................................................. $20
When you use a Non-PPO Provider....................................................... $40

4. Effective July 1, 2017, the following is added under the “Exception” heading in Part 2, Section 10.05:

Out-of-pocket expenses for services from Non-PPO providers, up to 20% of Covered Medical Expenses, for emergency services, and ambulance and air-ambulance services will be used to satisfy the stop-loss limit for PPO Providers.

5. Effective July 1, 2017, the following new Section 12.30 is added:

12.30. EMERGENCY SERVICES

The Plan will pay benefits for Emergency Services with respect to Emergency Medical Conditions. Emergency Services means, with respect to an Emergency Medical Condition, (A) a medical screening examination that is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department to evaluate such Emergency Medical Condition; (B) such further medical examination and treatment to the extent they are within the capabilities of the staff and facilities available at the hospital and are required to stabilize the patient.

Emergency Medical Condition is acute symptoms that a prudent layperson with average knowledge of health and medicine would except that in the absence of medical attention would place the individual’s health in serious jeopardy, or seriously impair body functions, organs, or parts.

6. Effective October 1, 2018, the following new Section 12.31 is added:

12.31 PODIATRY SERVICES

The Plan will pay benefits for the treatment of Medically Necessary podiatry services to treat conditions related to the foot and ankle. This includes conditions such as plantar fasciitis, bunions, toe and foot deformity, tendonitis, diabetic foot ulcerations and other medical foot and ankle conditions.

7. Effective October 1, 2018, Section 13.02 (8) and (9) are deleted. Remainder of the Section shall be renumbered accordingly.
IN WITNESS of the adoption of this amendment, the Chairman and Secretary hereby subscribe their names, on the dates indicated.

Chairman

Date: 11-7-2018

Secretary

Date: 11-7-2018