FOURTEENTH 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 7th day of November, 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 January 1, 2019, the last Paragraph of Part 3, Section 15.01(1), titled “Orthodontia Benefits” is revised in its entirety to state as follows:

   Orthodontia Benefits:
   After the deductible is satisfied, the Plan will pay 50% of usual, customary and reasonable orthodontic services received either from an in-PPO network provider or from an out-of-PPO network provider. Orthodontia benefits are only covered if provided to an Eligible Dependent, before his or her 17th birthday, and are limited to payment of periodic charges through completion of treatment or until his or her 19th birthday, whichever occurs first. The Lifetime maximum benefit per person for Orthodontia is $1,500, effective through December 31, 2019.

2. Effective immediately, "PART 4 – HEALTH REIMBURSEMENT ARRANGEMENT" is renamed to "PART 5 – HEALTH REIMBURSEMENT ARRANGEMENT".

3. Effective January 1, 2019, Part 5, Section 17.02 is revised in its entirety to states as follows:

   17.02 Contributions to HRA Account. Contributions shall be made to your HRA Account for each month between January, 2017 and December, 2019 that you (1) work over 250 hours for which your employer is required under a collective bargaining agreement to make contributions to the Plan on your behalf and the employer makes the required contributions, and (2) have the maximum allowable hours in your reserve account, 480 hours.
IN WITNESS of the adoption of this amendment, the Chairman and Secretary hereby subscribe their names, on the dates indicated.

Chairman

Date: 1-16-2019

Secretary

Date: 1/16/2019