TWENTY-THIRD 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 25th day of August, 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 January 1, 2020, amended Part 5, Section 17.04 in its entirety, to state as follows:

17.04 **Eligible Health Care Expenses.** An Eligible Health Care Expense is an expense incurred by you or your dependent for medical care as that term is defined in Internal Revenue Code Section 213(d).

Examples of Eligible Health Care Expenses:
- Premiums for medical insurance under the Plan (including retiree premiums and COBRA premiums)
- Over the Counter Medications or insulin
- Uninsured medical expenses (i.e., copayments, coinsurance, deductibles)
- Acupuncture
- Chiropractor expenses
- Eye exams
- Contact lenses or glasses used to correct a vision impairment
- Dental expenses
- Dermatology
- Hearing aids
- Laboratory fees
- Nursing services
- Physical therapy
- Smoking cessation programs
- Wheelchairs
- Menstrual care products

Examples of common items that are **not** Eligible Health Care Expenses:
- Cosmetic surgery (unless necessary to improve a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease)
- Funeral or burial expenses
- Household and domestic help
- Massage therapy
- Custodial care
- Health club or fitness program dues
- Weight loss programs
- Vitamins or nutritional supplements

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

[Signatures of Chairman and Secretary]

Date: August 28, 2020

Date: Aug 26-20