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 March 18, 2020, amended Part 2, Section 10.01, the subsection titled “Office Visits” in its entirety to state as follows:

**Office Visits**

A co-payment amount will be charged for office visits as shown in the following chart:

<table>
<thead>
<tr>
<th></th>
<th>General Office Visit (Including Office Visit for Mental Health and Substance Use Disorder Benefits)</th>
<th>Specialist Office Visit</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO Provider:</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td>Non-PPO Provider:</td>
<td>$20</td>
<td>$40</td>
</tr>
</tbody>
</table>

Office visit co-payments are not subject to the Deductible, and will not be used to meet the Deductible or the Stop-Loss Limit described below. Co-payments for office visits will apply regardless of whether the Deductible has been met and will continue to be charged after the Stop-Loss Limit has been reached.

Virtual office visits will be treated as in-person office visits under the Plan.

Use of the Anthem Blue Cross telemedicine program, LiveHealth Online, will also be treated as an office visit under the Plan. LiveHealth Online provides 24/7 access to medical care through video consultations for minor injuries and illnesses. There will be no co-payment for LiveHealth Online visits through February 28, 2017. Effective March 1, 2017, LiveHealth Online visits will require a co-payment equal to the PPO Provider office visit co-payment.
IN WITNESS of the adoption of this amendment, the Chairman and Secretary hereby subscribe their names, on the dates indicated.

Chairman

Date: AUGUST 28, 2020

Secretary

Date: Aug 26, 2020