

**FIRST AMENDMENT TO THE INDIANA/KENTUCKY/OHIO REGIONAL COUNCIL OF
CARPENTERS WELFARE FUND PLAN DOCUMENT EFFECTIVE 1/1/22**

WHEREAS, the Trustees of the Indiana/Kentucky/Ohio Regional Council of Carpenters Welfare Fund Desire to amend the Plan document effective January 1, 2022;

WHEREAS, the Plan and Trust authorize the Trustees to amend the Plan from time to time;

NOW THEREFORE, the Plan is amended as follows effective March 2, 2022:

1. Article 3, Section 3.2(a), Chart of Benefits, is amended as follows:

Medical Benefits	Active Employees and Non Medicare Retirees	
	In-Network	Out-of-Network
Prosthetics -purchase, fitting, adjustments, repairs and replacements of prosthetic devices, including necessary supplies, that replace all or part of a missing body organ or limb or replace a permanently inoperative or malfunctioning body organ; <u>this includes a cranial prosthesis medically necessary due to hair loss resulting from medical conditions such as alopecia areata or chemotherapy.</u>	75% after deductible	60% UCR after deductible

2. Article 3, Section 3.2(b), Exclusions and Limitations, is amended by the addition of the following:

(b) Exclusions and Limitations

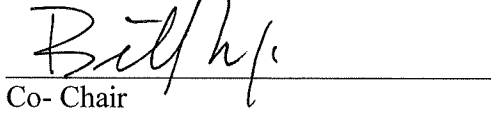
In addition to other restrictions to coverage set forth in this Plan, the Fund will not provide coverage, under this Article 3 or any other provision of this Plan, for any service, items, condition, or expenditure:...

(55) Received outside of the United States of America for a non-Emergency Medical Condition (charges will only be covered for medical services necessary to treat an Emergency Medical Condition in a foreign country and will not include charges for travel or repatriation).

By our signatures below, we certify that the above amendment was adopted by the Board of Trustees on 06/08, 2022.

**INDIANA/KENTUCKY/OHIO REGIONAL COUNCIL OF CARPENTERS
WELFARE FUND**


Co-Chair


Co-Chair