

**AMENDMENT NINE TO PLAN OF BENEFITS OF THE
OHIO CARPENTERS' HEALTH PLAN**

WHEREAS, the undersigned represent the Board of Trustees ("Trustees") of the Ohio Carpenters' Health Plan;

WHEREAS, the Plan's Agreement and Declaration of Trust empowers the Trustees to promulgate a Plan of Benefits, and to amend the same from time to time; and

WHEREAS, the Trustees desire to acknowledge the time potentially necessary for a participant to pursue a Social Security Disability Award.

NOW, THEREFORE, the Trustees resolve to modify the eligibility requirements, as follows:

- A. **Limit on Self-Payments**—The bolded language is added to the "Continuing Eligibility" language at page 6 of the Plan and Summary Plan Description:

CONTINUING ELIGIBILITY

Full self-payments are permitted for 12 months only. **However, full self-payments are permitted for up to 24 months where the participant is actively pursuing a Social Security Disability Award, provided the participant made application within 12 months of the onset of the disability. After the 12- or 24-month period for self-payments is exhausted, you must again meet the requirements for the rules for Initial Eligibility, or elect COBRA continuation coverage.**

- B. **Eligibility for Retirees and Dependents**—The bolded language is added to "Eligibility for Retirees and Dependents" appearing at page 11 of the Plan and Summary Plan Description:

You are able to continue your coverage as a Retiree and coverage for your Dependents through timely self-payments if you:

- Are receiving a pension from a plan affiliated with the United Brotherhood of Carpenters and Joiners of America; and
- Were an active, Eligible Employee in the Health Plan for a total of five (5) of the last ten (10) years; and
- Have had at least 9 months' eligible participation in this Health Plan out of the 12 months immediately before retirement; and
- Are eligible under the Health Plan at the time of your retirement;

- Have made no more than twelve (12) full or partial consecutive self-payments to continue Plan coverage in the year preceding retirement (**up to 24 months where a Social Security Disability Award is timely and actively pursued**); and
- Remain a member of the Union in good standing (if your coverage under the Plan was based on Covered Employment as a bargaining unit member).

Dated at Cleveland, Ohio, this 10th day of March, 2015, and effective February 1, 2015.

OHIO CARPENTERS' HEALTH PLAN

By *K. M. Kelly, Chairman*
And *Tony Jeffers*