

**AMENDMENT FOUR 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 amend the Plan to address certain miscellaneous matters, including the availability of health reimbursement account balances to a participant's surviving dependents and maternity claims of dependent children.

NOW, THEREFORE, the Trustees resolve, as follows:

- A. "Eligibility for Surviving Spouses," appearing at page 12 of the Plan, is hereby amended by adding the italicized language and deleting the stricken language, as follows:**

Benefits for the Surviving Spouse of a Retiree shall terminate at the end of the benefit month in which the Retiree last obtained eligibility. The Spouse of a Retiree *shall* continue coverage *automatically* through any Dollar Bank Account *available*. After Dollar Bank Credits are exhausted, the Surviving Spouse will be permitted to make self-payments during the period such spouse continues to receive benefits from the deceased Retiree's Carpenter Pension Plan(s). In any event, however, the Surviving Spouse shall be permitted to make pay self-payments for a period of at least 36 months following the Retiree's death. This 36-month period runs concurrently with any required COBRA continuation coverage.

Coverage for Surviving Spouses would also cease on the earliest of the following:

- The date they no longer meet the definition of a Dependent; or
- ~~The date they become covered by another group plan; or~~
- The date the Spouse remarries; or
- The date the Spouse dies.

Coverage for other dependents of Deceased Employees or Retirees may be continued for this same 36-month period.

Surviving benefits have been made available by the Trustees as a privilege, not a right. No person acquires a vested right to such benefits. The Trustees may expand, reduce, or cancel coverage for Surviving Spouses, change eligibility requirements or the amount of self-payments, and otherwise exercise their prudent discretion at any time without legal right or recourse by the Spouse or any other person.

- B. **“Surviving Dependents,” appearing at page 29 of the Plan, is amended to add the following italicized language:**

Surviving Dependents

The Dollar Bank Account is for use by the Member. In the event of your death, however, the Account may be used by your Surviving Spouse or, if you have no Spouse, your Eligible Dependent Children, *provided they are covered by this Plan. Surviving Dependents not covered by this Plan may not use the deceased Member’s Dollar Bank Account. Where a deceased Member ceases to have dependents covered by this Plan, the Member’s Dollar Bank Account will be forfeited.*

- C. **“Maternity Services,” appearing at page 38 of the Plan, is amended to add the following italicized language and to delete the stricken language:**

Maternity Services

Hospital, medical, and surgical services for an eligible Employee or eligible Spouse for a normal pregnancy, complications of pregnancy, miscarriage, and routine nursery care for a well newborn are covered. *Hospital, medical, and surgical services for the Dependent Child of an eligible Employee or eligible Spouse for a normal pregnancy, complications of pregnancy, and miscarriage are also covered.*

Coverage for the Inpatient postpartum stay for an eligible Employee or eligible Spouse ~~the mother~~ and the newborn child in a Hospital will be, at a minimum, 48 hours for a vaginal delivery and 96 hours for a caesarean section. It will be for the length of stay recommended by the American Academy of Pediatrics and the American College of Obstetricians and Gynecologists in their Guidelines for Perinatal Care. *Coverage for the Dependent Child of an eligible Employee or eligible Spouse in a Hospital will be, at a minimum, 48 hours for vaginal delivery and 96 hours for a caesarean section.*

If requested by the mother, coverage for a length of stay shorter than the minimum period mentioned above may be permitted if the attending Physician, or the nurse midwife in applicable cases, determines further Inpatient postpartum care is not necessary for the mother or newborn child, provided the following are met:

- In the opinion of your attending Physician, the newborn child meets the criteria for medical stability in the Guidelines for Perinatal Care prepared by the American Academy of Pediatrics and the American College of Obstetricians and Gynecologists that determine the appropriate length of stay based upon the evaluation of:

- The antepartum, intrapartum, and postpartum course of the mother and infant;
- The gestational stage, birth weight, and clinical condition of the infant; and
- The availability of post discharge follow-up to verify the condition of the infant after discharge.

When a decision is made to discharge a mother or newborn before the expiration of the applicable number of hours of Inpatient care required to be covered, at home post delivery follow up care visits are covered for you at your residence by a Physician or nurse when performed no later than 72 hours following you and your newborn child's discharge from the Hospital. Coverage for this visit includes, but is not limited to:

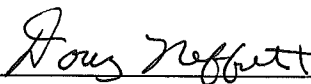
- Parent education;
- Physical assessments;
- Assessment of the home support system;
- Assistance and training in breast or bottle feeding; and
- Performance of any maternal or neonatal tests routinely performed during the usual course of Inpatient care for the mother or newborn child (*of an eligible Employee or eligible Spouse*), including the collection of an adequate sample for the hereditary and metabolic newborn screening.

At the mother's discretion, this visit may occur at the Provider's facility.

Maternity Services are not available for Newborns of Dependent Children.

Dated at Columbus, Ohio, this 10th day of December, 2014, and operative
September 1, 2014.

OHIO CARPENTERS' HEALTH PLAN

By 

And 