

**AMENDMENT THIRTEEN 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 acknowledge emerging requirements under the Patient Protection and Affordable Care Act ("PPACA"),

NOW THEREFORE, the Trustees resolve, as follows:

**MARKETPLACE TAX CREDITS AND ANY HRA BALANCE**

If you desire to participate in a Health Insurance Exchange under the Patient Protection and Affordable Care Act (PPACA) and claim premium tax credits under section 36B of the Internal Revenue Code, you must *permanently* opt out of and waive any HRA Account balance you might have. This is because you cannot claim a tax credit when you have "minimum essential coverage" under PPACA. Should you desire to waive coverage under your HRA, you may do so by contacting the Fund Office in writing, and furnishing the effective date of cancellation. Your HRA will then be cancelled.

Dated at Columbus, Ohio, this 23<sup>rd</sup> day of March, 2016, to become effective immediately.

OHIO CARPENTERS' HEALTH PLAN

By 

And 