

**AMENDMENT NO. 15  
TO THE  
TILE INDUSTRY HEALTH AND WELFARE FUND  
SUMMARY PLAN DESCRIPTION  
(Effective January 1, 2018)**

The Board of Trustees of the Tile Industry Health and Welfare Fund desires to amend the Summary Plan Description effective January 1, 2018 by clarifying that a participant who is working for a delinquent employer in a jurisdiction outside of a Local 4 Collective Bargaining Agreement is not to be provided with health coverage based on paystubs.

1. Effective November 5, 2024, the following shall be added to the end of the last paragraph of the Section entitled "Eligibility In Subsequent Quarters:"

"However, the prior sentence does not apply to Participants working for a delinquent employer outside of the jurisdiction of a Local 4 Collective Bargaining Agreement."

2. All other terms and conditions of the Summary Plan Description shall remain in full force and effect.

Executed this 5<sup>th</sup> day of November, 2024 at West Covina, California.

Board of Trustees  
Tile Industry Health & Welfare Fund

By:  Chairman

By:   
Secretary