

AMENDMENT 3
to the
AMENDED AND RESTATED RULES AND REGULATIONS
of the
U. A. PLUMBERS LOCAL UNION NO. 68
GROUP PROTECTION PLAN

This Amendment to the U. A. Plumbers Local Union No. 68 Group Protection Plan, as amended and restated effective July 1, 2011 (the "Plan"), is made and entered into by the undersigned Trustees pursuant to the authority vested in them by Section 14.02, "Amendment and Termination," of the Plan.

WHEREAS, the Trustees desire to implement an Employer Group Waiver Plan ("EGWP");

NOW, THEREFOR, the Trustees hereby amend the Plan, effective July 1, 2016, as follows:

Section 1.15, "Retirees," is hereby replaced with the following Section to read as follows:

Section 1.15. Retirees

An Employee who retires under the Plumbers Local Union No. 68 Pension Plan and whose coverage is currently in force upon retirement may continue coverage by making monthly self-payments until he/she is eligible to be covered by Medicare. In the event the Retiree's Eligible Dependent/s (who were covered under the Plan at the time of the Employee's retirement) are not eligible for Medicare, the Retiree may also continue to make self-payments for them until they are either no longer Eligible Dependents or become eligible for Medicare.

Once a Retiree or Retiree's Eligible Dependent is eligible for Medicare, the self-payment may continue provided he/she is eligible for and enrolled in Medicare Parts A and B. Then the allowable medical expenses shall be based on the primary/secondary position determined by the applicable Medicare rules. The prescription drug coverage for Medicare-eligible Retirees and their Medicare-eligible Eligible Dependents will be through an Employer Group Waiver Plan ("EGWP") contract with the Centers for Medicare and Medicaid Services ("CMS") effective July 1, 2016.

If a Retiree or a Retiree's Eligible Dependent chooses to enroll in an individual Medicare Part D prescription drug program, coverage for such individual(s) shall terminate.

If a Retiree terminates participation in the extended Retiree coverage, there is no "open enrollment" allowed, except as may be specifically designated by the Board of Trustees.

If a Retiree under the Plumbers Local Union No. 68 Pension Plan is eligible to enroll in Retiree coverage and chooses not to enroll at the time of retirement, he/she may elect to enroll (along with his/her Eligible Dependent spouse, provided such spouse was an Eligible Dependent at the

time of the Retiree's retirement) and provided this "late" enrollment occurs within 30 days of becoming eligible for and enrolled in Medicare Parts A and B.

If a Retiree chooses not to enroll his Eligible Dependent spouse at the time of retirement, the Retiree may have the opportunity to enroll his/her Eligible Dependent spouse (provided such spouse was an Eligible Dependent at the time of retirement), provided he/she does so within 30 days of the spouse becoming eligible for and enrolled in Medicare Parts A and B.

ADOPTION RESOLUTION

By resolution of May 10, 2016, the Board of Trustees of the U. A. Plumbers Local Union No. 68 Group Protection Plan does hereby grant authority to the Chairman and Secretary of the U. A. Plumbers Local Union No. 68 Group Protection Plan to adopt the foregoing Amendment to the Amended and Restated Rules and Regulations of the U.A. Plumbers Local Union No. 68 Group Protection Plan.



Chairman



Secretary