

AMENDMENT 6
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 clarify the rules for enrolling new dependents;

NOW, THEREFOR, the Trustees hereby amend the Plan, effective May 1, 2017, as follows:

- 1. Section 1.11, “Eligibility for Dependent’s Coverage,” of Article I, “Eligibility, Effective Date and Termination Date,” is hereby replaced with the following section to read as follows:**

Section 1.11. Eligibility for Dependent’s Coverage

- A. Your Eligible Dependents include your lawful spouse and your children until the end of the month in which the children turn 26 years of age. The word “child” or “children” includes natural born children, legally adopted children, children placed in the Employee’s home prior to the child’s adoption, and stepchildren, provided proper enrollment documentation has been submitted to and received by the Fund Office.
- B. The Fund will comply with the terms and provisions of a Qualified Medical Child Support Order (QMCSO). Participants and beneficiaries can obtain from the plan administrator, without charge, a copy of the procedures governing qualified medical child support order (QMCSO) determinations.
- C. In the event a dependent child, when he/she reaches the age limit shown above, is covered under the Plan, chiefly depends upon you for support and maintenance and is continuously unable to get self-sustaining work due to a physical or mental handicap, the child will continue to be considered an Eligible Dependent until the earlier of the following dates:
 1. The date he/she recovers from the handicap; or
 2. The date he/she no longer chiefly depends upon you for support and maintenance.

You must submit proof of the dependent child's incapacity to the Fund within 31 days after the date he/she reaches the limiting age. The Fund will not request such proof more than once a year after the 2-year period that follows the date the child reaches the age limit shown above.

- D. Children Who Are Not Considered Eligible Dependents. In no event will a child be considered an Eligible Dependent while he or she is:
 - 1. Covered as an Employee; or
 - 2. Living outside the United States; or
 - 3. In the military.
- E. In the event a husband and a wife are both eligible to be covered by the Plan as Employees, both shall be eligible to cover any Eligible Dependent/s they might have. Allowable benefits shall be subject to the Coordination of Benefits provision.

- 2. **Section 1.12, "Effective Date of Dependent's Coverage," of Article I, "Eligibility, Effective Date and Termination Date," is hereby replaced with the following section to read as follows:**

Section 1.12. Effective Date of Dependent's Coverage

The effective date of coverage for each Eligible Dependent shall be the later of:

- A. The date on which the Employee becomes eligible for Dependent coverage;
- B. For a new spouse, the first day of the month following the month in which the Employee and spouse are married, provided that proper enrollment documentation is submitted to and received by the Fund Office within 30 days of the marriage. Proper enrollment documentation for a new spouse consists of: a new Enrollment Card with the spouse added; a copy of the marriage license; and a completed claim form. If the Fund Office does not receive proper enrollment documentation within 30 days of the marriage, coverage for the new spouse will become effective on the first day of the month following the month in which proper enrollment documentation is received;
- C. For a newborn child, the child's date of birth, provided that proper enrollment documentation is submitted to and received by the Fund Office within 90 days of the child's date of birth. Proper enrollment documentation for a newborn child consists of: a new Enrollment Card with the child added; a copy of the birth certificate; a copy of the child's Social Security card; and a completed claim form. If the Fund Office does not receive proper enrollment documentation within 90 days of the child's date of birth, coverage for the newborn child will become

effective on the first day of the month following the month in which proper enrollment documentation is received;

- D. For a legally adopted child or a child placed in the Employee's home prior to the child's adoption, the child's date of adoption or date of placement for adoption, respectively, provided that proper enrollment documentation is submitted to and received by the Fund Office within 30 days of the child's date of adoption or placement for adoption. Proper enrollment documentation for a newly adopted child or a child newly placed for adoption consists of: a new Enrollment Card with the child added; a copy of the birth certificate; a copy of the child's Social Security card; and a completed claim form. If the Fund Office does not receive proper enrollment documentation within 30 days of the child's date of adoption or placement for adoption, coverage will become effective on the first day of the month following the month in which proper enrollment documentation is received;
- E. For a new stepchild, the date the child was acquired as a result of marriage, provided that proper enrollment documentation is submitted to and received by the Fund Office within 30 days of the marriage. Proper enrollment documentation for a new stepchild consists of: a new Enrollment Card with the child added; a copy of the birth certificate; a copy of the child's Social Security card; and a completed claim form. If the Fund Office does not receive proper enrollment documentation within 30 days of the marriage, coverage will become effective on the first day of the month following the month in which proper enrollment documentation is received; or
- F. For a Provisional Trainee's Dependents, the first day of the month following attainment of First Period Apprenticeship and satisfaction of applicable requirements of Section 1.11.

ADOPTION RESOLUTION

By resolution of _____, 2017, 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