

**AMENDMENT NO. 1 TO THE
PLUMBERS LOCAL 68 WELFARE FUND
PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION
(Restated and Effective 2019)**

The Board of Trustees hereby adopts the following Amendment effective for claims incurred on or after November 12, 2019:

1. ARTICLE X-LIMITATIONS AND EXCLUSIONS, page 59, is revised and amended to add a new paragraph XX, which reads as follows:

XX. Expenses related to gene therapy, which typically involves replacing a gene that causes a medical problem with one that does not, adding genes to help a body fight or treat disease, or inactivating genes that cause medical problems, even if those therapies have received approval from the U.S. Food and Drug Administration (FDA) or are not considered experimental or investigational. Some examples of gene therapy include, but are not limited to, Chimeric Antigen Receptor T-Cell (CAR-T) Therapies such as Kymriah and Yescarta, as well as other therapies, such as Luxturna and Zolgensma.

2. ARTICLE X-LIMITATIONS AND EXCLUSIONS, page 59, is revised and amended to add a new paragraph YY, which reads as follows:

YY. If a service or supply is not specifically mentioned in this Plan Document or SPD as an exclusion or covered expense, you may not assume that such services or supplies are covered under this Plan.

IN WITNESS WHEREOF, this Amendment No. 1 to the 2019 Plumbers Local 68 Welfare Fund Rules and Regulations Plan Document and Summary Plan Description is hereby executed by the Board of Trustees by affixing their signatures this _____ day of _____, 20_____.

UNION TRUSTEES

EMPLOYER TRUSTEES

