

**Amendment No. 4
to the June 1, 2018 Plan Document/Summary Plan Description
of the
Stationary Engineers Local 39 Health and Welfare Plan**

Effective June 1, 2018, the following changes are made to the Summary Plan Description as noted below:

Chapter 2, Summary of your Health and Welfare Benefits, Page 10, Life Insurance and Accidental Death and Dismemberment (AD&D) Benefits is restated as follows:

Life Insurance and Accidental Death and Dismemberment Benefits

NOTE: This benefit is available to you only if specified in the terms of your Collective Bargaining Agreement. This benefit is fully insured with ING Benefits.

Life Insurance and Accidental Death and Dismemberment (AD&D) Benefits		
Employee Life Insurance Benefit	<ul style="list-style-type: none"> • 500 times monthly dues rates (reduced by 50% on your 70th birthday) • Maximum benefit is \$75,000 	
Accidental Death and Dismemberment Benefits (Employees only)	Loss of: <ul style="list-style-type: none"> • Both hands, • Both feet, • Sight of both eyes, • One hand and one foot, • One hand and sight of one eye, or • One foot and sight of one eye 	The full amount indicated above for the Loss of Life
	Loss of: one hand, one foot, or sight of one eye	One-half the amount indicated above for Loss of Life
Dependent Life Insurance	<ul style="list-style-type: none"> • Spouse: \$1,500 • Unmarried Children: \$100 for ages 14 days to six months; • \$750 for ages six months to 19 years (or age 23 if full-time student) 	

NOTE: Domestic partners and their dependents are not eligible for Life Insurance or AD&D benefits.

Chapter 11, Life and Accidental Death & Dismemberment (AD&D) Insurance, Page 61, the subsection entitled Life Insurance Benefits is restated as follows:

Life Insurance Benefits

Active Employees under age 70 are generally covered in the amount of 500 times their monthly dues rates, up to a maximum of \$75,000. Some members have different amounts of coverage or no coverage as specified in their Collective Bargaining Agreements.

This benefit is reduced by 50% for Active Employees age 70 and over (reduced on the employee's 70th birthday). Coverage terminates upon retirement.

This group health plan believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Trust Fund Office at 925-208-2280. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

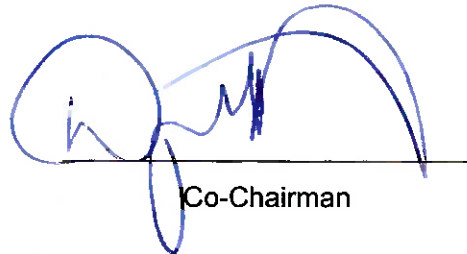
Approved:



Chairman

11/14/2022

Date



Co-Chairman

11-17-22

Date

Board of Trustees
Stationary Engineers
Local 39 Health and Welfare Plan