

**Amendment 2014-1 to
Iron Workers Welfare Plan of Western Pennsylvania**

WHEREAS, the Board of Trustees of the Iron Workers Welfare Plan of Western Pennsylvania (the "Plan Sponsor") sponsors the Iron Workers Welfare Plan of Western Pennsylvania (the "Plan");

WHEREAS, the Plan offers various benefit plans and programs to Participants and their eligible Dependents; and

WHEREAS, the Trustees desire to split the Value Bank into two accounts for each Participant: an Eligibility Account and a Health Reimbursement Account; and

WHEREAS, the Plan Sponsor has the right to amend the Plan at any time;

NOW THEREFORE, the Plan is amended as follows:

- 1) Effective January 1, 2014, the section of the Plan Document on page 1, entitled "Value Bank" shall be amended to read as follows:

VALUE BANK

The collective bargaining agreement between your employer and the union requires your employer to make contributions to the Welfare Plan on your behalf to cover welfare benefits. These contributions will be credited to your Value Bank.

Contributions made on your behalf to the Value Bank will first be credited to your Eligibility Account under the Value Bank. The balance in this account will be used to determine your eligibility for benefits under the Welfare Plan. Once you met the eligibility requirements set forth in the next section, an amount equivalent to the premium charge for the coverage level and tier for which you are enrolled will be deducted from your Eligibility Account each month. The maximum amount that may be credited to your Eligibility Account is an amount that is the equivalent of three months of premium at the coverage level and tier for which you are enrolled.

If your Eligibility Account is at the maximum amount, any employer contributions received on your behalf will then be credited to your Health Reimbursement Account under the Value Bank. There is no limit to the amount that can accumulate in your Health Reimbursement Account, and you may be able to

earn additional contributions to your Health Reimbursement Account by participating in certain wellness activities offered by the Plan on occasion.

Your Health Reimbursement Account may be used for the following:

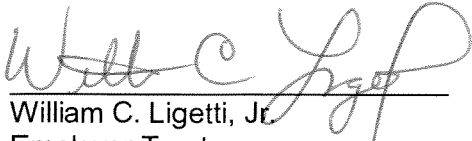
- Paying for any voluntary dental and vision premiums for benefits offered through the Plan, if you so choose;
- For claims incurred on or after January 1, 2010, reimbursing you for copayments, deductibles, and coinsurance that you and your Eligible Dependents incur under the Welfare Plan; and
- For claims incurred on or after January 1, 2011, reimbursing you for the following additional medical expenses that you incur for yourself and your Eligible Dependents:
 - Dental treatment and artificial teeth;
 - Vision exams;
 - Glasses and contacts needed for medical reasons;
 - Eye surgery to treat defective vision;
 - Hearing aids;
 - Smoking cessation programs; and
 - Insurance premiums that have not already been paid with pre-tax dollars.

In order to be reimbursed for eligible medical expenses from your Health Reimbursement Account, while still eligible for Welfare Plan coverage, you must have an amount equal to three months of premium credited to your Eligibility Account at the coverage level and tier for which you are enrolled. Proper documentation of all expenses must be provided to the Plan Office. After termination from Welfare Plan coverage, you may be reimbursed for eligible expenses with proper documentation until your Health Reimbursement Account balance is depleted.

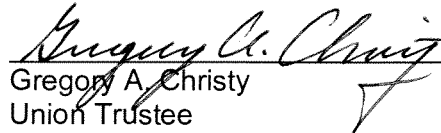
Claims for reimbursement of copayments, deductibles, coinsurance and eligible medical expenses must be submitted to the Plan Office within 24 months of the date the expense was incurred. Claims submitted more than 24 months after they have been incurred will not be reimbursed.

2) All other provisions in the Plan shall continue in full force and effect.

IN WITNESS WHEREOF, at a meeting of the Trustees held on May 2, 2014, the following Employer and Union Trustees have affixed their signatures.



William C. Ligetti, Jr.
Employer Trustee



Gregory A. Christy
Union Trustee