

**Amendment 5 to  
Iron Workers Welfare Plan of Western Pennsylvania  
Restated as of January 1, 2021**

WHEREAS, the Board of Trustees of the Iron Workers Welfare Plan of Western Pennsylvania ("Plan Sponsor") sponsors the Iron Workers Welfare Plan of Western Pennsylvania, restated as of January 1, 2021 (the "Plan"), as subsequently amended;

WHEREAS, the Trustees wish to clarify the language regarding the duration of the retiree reimbursement under the Plan for dependent children of retirees;

NOW THEREFORE, the Plan is amended as follows effective January 1, 2025:

1. In the Section of the Plan titled "Benefits for Certain Retired Members," under the subsection entitled "Retiree Health Insurance Reimbursement Benefit" the last two paragraphs under the heading "For Early Retirees" are amended to read as follows (changes marked):


If your spouse is younger than you, he or she is eligible for the reimbursement until the later of your reimbursement period or 5 years. If your spouse is older than you, he or she is eligible for the reimbursement until the earlier of your reimbursement period or your spouse's reaching age 65.


Your dependent children are eligible for the reimbursement until the earlier of the day they are no longer eligible under the Plan as a dependent (generally age 26) or 5 years.

If you have met the eligibility requirements above and are receiving reimbursement under this section and then return to active work, you and your spouse and eligible dependent children, if receiving benefits at the time you returned to work, will again be eligible to receive reimbursement under this section when you later cease actively working. The total period of time that you and your spouse and eligible dependent children are eligible for reimbursement will be based on the timeframes set forth above using your original retirement date. For example, if you first retired on June 1, 2016 (for a total of 4 years), when you again retire, you will be eligible for retiree reimbursements for 1 more years, or until you reach age 65, if earlier.

2. All other provisions of the Plan remain the same.

**IN WITNESS WHEREOF**, pursuant to the proper approval and delegation by the Trustees, the following Employer and Union Trustees have affixed their signatures this 24<sup>th</sup> day of January, 2025.

  
Danielle Harshman  
Employer Trustee

  
Richard Danko  
Union Trustee