Amendment to Iron Workers Welfare Plan of Western Pennsylvania

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 (the "Plan");

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

Dependents; and

WHEREAS, under the Patient Protection and Affordable Care Act ("PPACA"), coverage must

be offered to dependents up to age 26 if dependent coverage is offered at all; and

WHEREAS, effective for the Plan Year beginning on January 1, 2014, the current exception

under PPACA for adult dependents who have coverage available through their employer or their

spouse's employer is no longer applicable; and

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

NOW THEREFORE, the Plan is amended, effective as of January 1, 2014, as follows:

1) The definition of Eligible Dependents is amended to remove the following language:

"As an exception, if your child is over age 23 and under age 26, the child will be an

Eligible Dependent only if the child is not eligible for group health coverage through his

or her employer or through his or her spouse's employer."

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 September 6, 2013, the

following Employer and Union Trustees have affixed their signatures.

William C. Ligetti, J

Employer Trustee

Gregory A. Christy

Union Trustee