

**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”), the Plan must allow members to forfeit the balance in their Value Bank to allow them to be eligible for a premium tax credit to purchase coverage in the Healthcare Marketplace; and

WHEREAS, the Trustees have decided to offer Highmark’s Community Blue as a different plan option, with high, mid and low tiers; and

WHEREAS, 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, on page 1 of the Plan document, in the section called “Value Bank,” a new paragraph is added to read as follows:

Voluntary Forfeiture of Balance in Value Bank. If your Welfare Plan coverage has terminated, you may be eligible for a premium tax credit if you enroll in insurance coverage offered through the Health Care Marketplace. However, in order to qualify for the tax credit, you must permanently forfeit the balance in your Value Bank. Any employer contributions that are made on your behalf to the Welfare Fund while you are receiving a premium tax credit will be used only to determine your future eligibility under the Welfare Plan and may not be used for reimbursement of medical expenses or premiums. Please contact the Plan Office for more information and to request a form to forfeit your Value Bank.

- 2) Effective January 1, 2014, a new plan option from Highmark, called Community Blue, with high, mid and low tier options, is hereby added. The description of Community Blue is the same as that for PPOBlue, except the network of doctors is more limited.

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

IN WITNESS WHEREOF, at a meeting of the Trustees held on October 25, 2013, the following Employer and Union Trustees have affixed their signatures.



William C. Ligetti, Jr.
Employer Trustee



Gregory A. Christy
Union Trustee