

**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;


WHEREAS, there have been several fraudulent claims submitted for reimbursement from the Value Bank and the Board of Trustees wishes to curtail the fraudulent activity; and

WHEREAS, this Amendment is intended to provide for the deduction of fraudulent Value Bank claims from the Value Bank of the participant submitting the fraudulent claim;

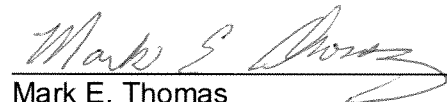
NOW THEREFORE, the Plan is amended, effective as of July 27, 2012, as follows:

- 1) If a Participant submits a claim for reimbursement under the Value Bank which is determined by the Plan Office, after diligent review, to be fraudulent, no reimbursement will be made to the Participant and the value of the fraudulent claim will be deducted from the balance of the Participant's Value Bank. Such action shall be deemed a denial of benefits and shall be subject to the appeals procedures regarding denied healthcare claims.
- 2) All other provisions in the Plan shall continue in full force and effect.

IN WITNESS WHEREOF, pursuant to the proper approval and delegation by the Trustees, the following Employer and Union Trustees have affixed their signatures effective as of the 27th day of July, 2012.



William C. Ligetti, Jr.
Employer Trustee



Mark E. Thomas
Union Trustee