

**Amendment 2018-3 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 provides for reimbursement of retiree health insurance premiums; and

WHEREAS, the Trustees wish to clarify the provisions of the Retiree Health Insurance Reimbursement Benefit; and

NOW THEREFORE, the Plan provisions regarding the Retiree Health Insurance Reimbursement Benefit are clarified as follows:

1. A retiree may not be reimbursed under the Retiree Health Insurance Reimbursement Benefit for any income-related monthly adjustment amounts applied to their Medicare premium. Only the standard Medicare premium is reimbursable under this benefit.
2. A retiree receiving free Medicare coverage under the provisions applicable to certain grandfathered participants will be responsible for paying any income-related monthly adjustment amounts applied to their Medicare premium.
3. In the sub-section entitled “Retiree Health Insurance Reimbursement Benefit” under the Section “Benefits for Certain Retired Members,” a new paragraph is added to read as follows:

***For Retirees Who Received the 48-Month Extended Disability Benefit***

If you received the retiree health insurance reimbursement while you were eligible for the 48-Month Extended Disability Benefit, the amount of time you received the reimbursement will be counted towards the maximum time period listed in the chart above. So, for example, if you received two years of retiree reimbursement while you were on the 48-Month Extended Disability Benefit and your maximum period under the chart is 5 years, you will only be able to receive an additional three years of reimbursement.

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 27<sup>th</sup> day of April, 2018.

  
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David D. Daquelente  
Employer Trustee

  
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Gregory A. Bernarding  
Union Trustee