

**Amendment 6 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 allow beneficiaries to divide the Value Bank at any time after the Participant's death, upon request;

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

1. In the Section of the Plan titled "Eligibility Rules," the subsection entitled "Benefits for Dependents of Deceased Members" is amended to read as follows (changes marked):

If a member dies while eligible under the Welfare Plan, the surviving spouse and eligible dependent children will be credited with six full months of the required premium to maintain existing coverage. The remaining Value Bank may be utilized to either extend coverage beyond the six months or be used for reimbursement of out-of-pocket medical and prescription drug expenses in accordance with the Value Bank reimbursement rules. Upon request, the Value Bank may be divided into equal portions among the beneficiaries to allow reimbursement to one or more beneficiary(ies) without affecting the benefit provided to another beneficiary (ies).

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 21st day of March, 2025.


Danielle Harshman
Employer Trustee


Richard Danko
Union Trustee