

**Amendment 2 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");

WHEREAS, the Trustees wish to allow members whose Value Bank balance has been frozen to submit claims for reimbursement for so long as there is a balance in the member's Value Bank (i.e., spend down the Value Bank);

NOW THEREFORE, the Plan is amended as follows effective November 1, 2021:

1. In the Section of the Plan titled "Value Bank," in the fifth paragraph, the third sentence is amended to read as follows (changes marked):

After termination from Welfare Plan coverage, or after your Value Bank has been frozen, you may be reimbursed for eligible expenses incurred by you or your Eligible Dependents who were enrolled at the time of termination, or at the time your Value Bank was frozen, with proper documentation until your Health Reimbursement Account balance is depleted.

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 10th day of December, 2021.


Danielle Harshman
Employer Trustee


Gregory Bernarding
Union Trustee