

**BRICKLAYERS AND ALLIED CRAFTWORKERS LOCAL NO. 3
HEALTH AND WELFARE PLAN
(As revised July 1, 2025)**

FIRST AMENDMENT

Pursuant to the powers conferred upon them by Section 1(B) of Article V of the restated Agreement and Declaration of Trust (effective June 1, 2002) to adopt and from time to time amend, modify or otherwise change the Health and Welfare Plan, the Board of Trustees, meeting on the 4th day of November, 2025 amended the Bricklayers and Allied Craftworkers Local No. 3 Health and Welfare Plan as follows, to be effective as stated below, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto:

1. Effective August 11, 2025, amend Part 1, Article 2, Section 2.02(3) in its entirety to state as follows:

(3) SELF-PAYMENT. If the combination of work hours credited and reserve hours does not equal 120, you may continue your eligibility by making self-payments under the following rules for a maximum of three months in any 12-month period:

(a) You are eligible to make self-payments only if:

(i) you have at least 60 months of prior active coverage under the B.A.C. Local No. 3 Health and Welfare Plan over your lifetime; and

(ii) you meet one of the following two requirements:

(A) you are available for work in the Industry, or

(B) you are disabled and have exhausted your Reserve Account after expiration of the maximum period of coverage under the disability coverage provisions in Section 2.03.

"Available for work in the Industry" means you are available for dispatch.

(b) If you lose coverage for cause under Section 2.06, you will not be eligible to make a self-payment to continue coverage.

(c) The self-payment amount is determined from time to time by the Board of Trustees.

(d) The Board of Trustees will review the suitability of this provision on an annual basis.

IN WITNESS of the adoption of this amendment, the Chairman and Secretary hereby subscribe their names, on the dates indicated.



Chairman

Date: 11/5/2025 | 12:11 PM EST



Secretary

Date: 11/5/2025 | 1:58 PM PST