

AMENDMENT NO. 4

CEMENT MASONS HEALTH AND WELFARE TRUST FUND
FOR NORTHERN CALIFORNIA

PLAN RULES AND REGULATIONS

The Cement Masons Health and Welfare Trust Fund For Northern California Plan Rules and Regulations (the "Plan"), are amended as follows:

1. Effective January 1, 2020, Article II, Section 2(a)(1), is revised to read as follows:

a. Establishment and Maintenance of Eligibility

(1) A person who is an Employee of an Individual Employer on whose behalf contributions are made to the Fund will be eligible for Fund benefits on the first day of the second calendar month after he works 330 hours for one or more Individual Employers. An Employee will continue to be eligible during any subsequent month for which the appropriate deduction has been made from his Hour Bank as described in Subsection a.(2). The maximum hours in an Employee's Hour Bank cannot exceed 880 hours after deducting the 110 hours for the current month's eligibility specified in Subsection a.(2).

Exception: In cases where a new Individual Employer had been providing health coverage to its employees immediately prior to signing a collective bargaining agreement, each employee who had coverage under the new Individual Employer's prior plan, in the month immediately preceding transition to this Plan, will have coverage in this Plan beginning on the first day of the month immediately following the new Individual Employer's transition to this Plan. The intention of this exception is to provide uninterrupted coverage for employees transitioning to this Plan as a result of their current employer signing a collective bargaining agreement requiring contributions to be paid to this Fund. This uninterrupted transition will only apply in cases where: (1) the new Individual Employer had provided coverage immediately prior to joining this Plan, and (2) the Employee had coverage under that plan during the month immediately preceding the first month of coverage under this Plan. Following this transition month, coverage will continue for each month in which he works a minimum of 165 hours for the new Individual Employer and for which contributions were made on his behalf. 110 hours are to be deducted for the current month's eligibility and the remaining hours are to be placed in the Employee's Hour Bank. Once the Employee accumulates 330 hours in his Hour Bank, the appropriate deduction will be made from his Hour Bank as described in Subsection a.(2).

Executed this 6th day of December, 2019



Chairman



Co-Chairman