Amendment to the Central Laborers' Welfare Fund Rules and Regulations

The Central Laborers' Welfare Fund ("Plan") is amended, effective January 1, 2014 to read as follows:

Section 3.03(D)(2)(b)(iii) is amended and a new Section 3.03(D)(2)(b)(iv)(v)(vi) is added to read as follows:

(iii) If a plan covers an Adult Child/Dependent child whose parents are divorced or separated, then the following rules apply:

- a plan will pay benefits first if it covers a child as an Adult Child/ Dependent of a parent who is ordered by court decree to provide health coverage;
- when there is no court decree requiring a parent to provide health coverage for a Dependent child, the following rules will apply:
  - when the parent who has custody of the child has not remarried, that parent's plan will pay first; or
  - when the parent who has custody of the child has remarried, benefits will be determined by that parent's plan first, by the stepparent's plan second and by the non-custodial parent's plan third.

(iv) If an Adult Child or Dependent child is covered under this plan, a spouse's plan and/or his/her parents' plan, then the plan that has covered the Adult Child or Dependent for the longest duration will be primary. If two or more plans share the same effective date, the order of coverage will be determined by the policyholder or benefit plan holder's birth month, with the earliest plan holder with the earliest birth month being primary over all others. If a plan does not adhere to the "birthday rule" in determining the order of benefits, then that plan must pay first.

(v) If a Participant's Spouse is covered under this plan and/or his/her parents' plan, then the plan that has covered the Spouse for the longest duration will be primary. (Keep in mind that if your full-time working spouse has coverage offered through his or her employer, your spouse must enroll in that coverage to have secondary coverage under this Plan. The COB rules will not apply and your spouse will have no coverage under this Plan if your spouse does not enroll in his or her employer's coverage.)

(vi) If an Adult Child or Dependent child has employment based health coverage and declines such coverage, then this Plan will only pay 20% of any otherwise allowable charges.

Remove the following from the Section 3.03 –

If a Dependent child is employed and is covered by his or her employer's plan, they are no longer covered by this Plan and their employer's plan is responsible to pay benefits and there will be no coordination of benefits with this Plan.

This amendment to the Central Laborers' Welfare Fund is hereby adopted this _____ day of _____, 2013.

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Chairman Secretary-Treasurer