AMENDMENT NO. 9 TO THE RESTATED PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION OF THE GLASSWORKERS AND GLAZIERS HEALTH AND WELFARE TRUST

Effective January 1, 2007, the Restated Plan Document and Summary Plan Dexription of the Glassworkers and Glaziers Health and Welfare Trust is hereby amended as follows:

ARTICLE III. COMPREHENSIVE MEDICAL BENEFITS

Section 3.03 Other Benefit Maximums is hereby amended by the restated of subsection a. as follows:

- a. Calendar Year Benefit Maximums. The maximum benefit payable on behalf of a Participant in a calendar year shall not exceed the following maximums:
 - 1. all outpatient services rendered by PPO and Non-PPO providers for mental and nervous disorders and Substance Abuse, up to thirty (30) visits, not to exceed one (1) treatment per day;
 - 2. thirty (30) visits for chiropractic care;
 - 3. \$500 for routine physical examination benefits rendered by PPO providers and \$150 for routine physical examination benefits rendered by Non-PPO providers
 - 4. \$200 for orthotics prescribed by or determined to be Medically Necessary by a Physician for a Dependent Child.

Section 3.05 Deductible is hereby amended by the restatement of subsection a. as follows:

a. <u>Preferred Provider Deductible.</u> There is a \$500 cash Deductible requirement for Eligible Participant, including Participants who reside outside the State of Colorado and are actively working in the glazing industry. A family's covered medical expenses will be charged with no more than three (3) times the single Deductible amount in any calendar year.

The Deductible applies to all Covered charges, except PPO Physician office visit charges and charges covered under the Routine Physical Examination Benefits outlined in section 3.08, s. All charges incurred at the time of an office visit and billed by the PPO Physician will not be subject to the Deductible (including mammograms, orthotics, immunizations, colorectal cancer screenings, and routine physical examination benefits).

Section 3.08 Covered Charges is hereby amended by the restatement of subsection s. as follows:

s. Routine Physical Examination Benefits

- 1. For the first six (6) years of life for a Dependent child, pediatric preventive health care services, including examinations and immunizations, are payable by the Plan and are not subject to the \$500 calendar year maximum described in section 3.03, a., 3.
- 2. All other Participants will be entitled to a routine physical exam benefits subject to the \$150 or \$500 calendar year maximums described in section 3.03, a., 3. This benefit includes, but is not limited to:
 - (a) Physician's charges for a complete history and physical examination; and
 - (b) X-ray and laboratory charges for electrocardiogram, complete blood count, urinalysis, chest x-ray, etc,
 - (c) charges for routine screening of a papanicolaou type smear once each calendar year;
 - (d) charges for routine prostate specific antigen screening once each calendar year for male participants age fifty (50) and over;
- 3. charges for Routine Mammograms will be allowed, in accordance with the following guidelines, up to a maximum benefit payable of \$200:
 - (a) Female participant age thirty-five (35) to age thirty-nine (39) one (1) baseline mammogram, and
 - (b) Female participant age forty (40) and over one (1) mammogram each year;
- 4. charges for routine services related to colorectal cancer screening, including professional and facility charges, when provided by a Preferred Provider, in accordance with American Cancer Society guidelines for participants age fifty (50) and over are payable by the Plan and are not subject to the \$500 calendar year maximum described in section 3.03, a., 3.
- 5. Routine immunizations are payable by the Plan and are not subject \$150 and \$500 calendar year maximums described in section 3.03, a., 3.

ARTICLE V. <u>DENTAL REIMBURSEMENT BENEFIT</u> article as follows:	is amended by the restatement of the
The Plan will reimburse up to \$1,500 per family, per calendar year, for paid dental expenses, provided proper documentation is submitted to the Administrative office as required.	
This benefit is not available to early of Medicare Retirees and their Dependents.	
The Chairman and Secretary of the Board of Trustees of the Glassworkers and Glaziers Health and Welfare Fund Trust do hereby certify that the foregoing Amendment was duly adopted at a meeting held on	
<u>Chairman</u> <u>Sec</u>	cretary

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June 25, 2007

Board of Trustees Glassworkers and Glaziers Health and Welfare Fund

RE: Amendment Number 9 to the Restated Plan Document and Summary Plan Description

Gentlemen:

At your last meeting you implemented a new colorectal cancer screening benefit and made a change to your dental reimbursement benefit. In preparing the amendment for these changes, you asked us to further look at your preventive care benefits and incorporate any additional recommended changes, including removing application of the deductible from preventive care benefits.

In drafting the amendment we have addressed the following recommended changes:

- Pediatric Examinations/Immunizations Currently benefits are provided at 100% after the \$25
 PPO Office Visit copay for well child visits and immunizations through age 2. We would recommend
 that this benefit be extended through age six to cover all recommended and exams through school
 entry.
- Routine Physical Examinations Currently the plan allows for up to \$150 for a once yearly physical exam. We would recommend changing this to \$150 per year for non-PPO, but increase to \$500 for PPO charges, with no deductible. We would further recommend including the pap smear benefit in with this benefit class. We have also included wording to specify that prostate specific antigen tests (PSAs) are covered under this benefit). While these are currently covered, it may be an encouragement to the participant to see that it specifically will be covered. We do not recommend that the colorectal cancer screening benefit be applied to toward these annual maximums, as this may act as a deterrent against this important procedure.

I look forward to discussing these recommendations with you in more detail at your upcoming meeting.

Sincerely,

Jennifer N. Banzhof Senior/Vice President

cc:

Martin D. Buckley, Esq.

Mr. Kevin Meza

Mr. Randy Niederbrach