## AMENDMENT ST. LOUIS GRAPHIC ARTS JOINT HEALTH & WELFARE FUND PLAN AND SUMMARY PLAN DESCRIPTION Coverage of Dental and Vision Claims

WHEREAS, the St. Louis Graphic Arts Joint Health & Welfare Fund is not a grandfathered plan under the Affordable Care Act; and

WHEREAS, Effective September 1, 2018 the Plan was amended to eliminate the group health (medical, prescription drug, dental, vision and wellness), AD&D and life insurance benefits and in their place provide an HRA related to welfare benefits provided under the Labor Agreement by another welfare plan; and

WHEREAS, eligibility is based on enrollment in a welfare plan, contributions to which are paid pursuant to a collective bargaining agreement (CBA) with 6-505; and

WHEREAS, 6-505 is negotiating with each employer to move the welfare coverage from TeamCare to the Chicago Graphic Arts Health and Welfare Fund or other plans; and

WHEREAS, some of the coverage being negotiated provides for separate dental and vision coverage which employees can elect to enroll in or elect not to enroll in; and

WHEREAS, the separate dental and vision coverage are excepted benefits,

Pursuant to the Trustees' authority under Section 3.02 and Section 6.01 of the St. Louis Graphic Arts Joint Health & Welfare Fund Trust Agreement of August 1, 1979, the Trustees amend the Plan as follows:

## **Amendment**

Appendix A describing reimbursable expenses is amended to add paragraph 13 as follows:

13) Effective January 1, 2024 dental and vision charges incurred by a Participant or a family member covered through a group health plan provided through the Participant's employment under a Collective Bargaining Agreement with Local 6-505 that does not include integrated dental and vision benefits as long as the charges are not covered by another group dental/vision plan.

Approved by the Trustees and signed on the 6 day of March, 2024.

For the Trustees of the St. Louis Graphic Arts Joint Health & Welfare Fund 4863-2525-0216.doc/February 22, 2024