

**HEALTH & WELFARE TRUST FUND OF THE INTERNATIONAL
UNION OF OPERATING ENGINEERS LOCAL 877 & 70 (LOCAL 70)
AMENDMENT #1 TO THE
RESTATED JULY 1, 2011 PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION
EFFECTIVE: APRIL 1, 2012**

The purpose of this amendment is to revise the Plan in order to include x-rays as a covered service under the Chiropractic Care benefit and to increase the visit limit to 30 per calendar year. All references to the provisions below that appear in any part of the Plan Document or in any prior amendments are also hereby amended to be consistent with the changes described below.

The Plan Document and Summary Plan Description are hereby amended as follows:

IV. SCHEDULE OF MEDICAL BENEFITS and V. MEDICAL BENEFITS. C. Covered Expenses; Chiropractic Services benefit is hereby deleted in its entirety and replaced with the following in order to include coverage for x-rays and increase the visit limit:

- **SCHEDULE OF MEDICAL BENEFITS**

DOCTOR SERVICES	IN-NETWORK PROVIDERS	OUT-OF-NETWORK PROVIDERS
Chiropractic Services Up to 30* visits per person, per calendar year (Note: x-rays are not subject to the visit limit)	100%	100% Reasonable and Customary (Deductible waived)

*These maximums are combined In-Network and Out-of-Network maximums.

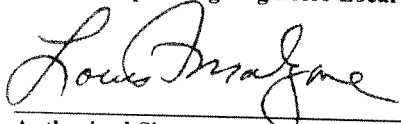
- **MEDICAL BENEFITS, C. Covered Expenses:**

- (4) **Physician Services**

- (c) Chiropractic services from a licensed provider, including x-rays

Accepted by:

Health & Welfare Trust Fund of the International
Union of Operating Engineers Local 877 & 70 (Local 70)


Authorized Signature

Louis F. Malzone
Print Name

Exec. Director
Title

April 11, 2012
Date