

**FIFTH AMENDMENT TO THE  
GRAPHIC COMMUNICATIONS NATIONAL HEALTH AND WELFARE PLAN**

**Restated Effective January 1, 2007**

**WHEREAS**, the Trustees adopted the Graphic Communications National Health and Welfare Plan to be effective March 1, 1997;

**WHEREAS**, the Trustees restated that Plan effective January 1, 2007;

**WHEREAS**, under Section 16.01 of the Plan, the Trustees reserve the right to amend the Plan at any time, subject to certain conditions not here relevant;

**WHEREAS**, in conformance with "Michelle's Law" (P.L. 110-381), the Trustees deem it advisable to amend the Plan as described below;

**NOW THEREFORE, BE IT RESOLVED**, that the Plan be and hereby is amended as follows effective June 1, 2010.

1. **Due to a scrivener's error, the Paragraphs in Section 2.14 - Dependent are incorrectly lettered. A Paragraph (c) is missing from the Section. Section 2.14 - Dependent is therefore amended by re-lettering the existing Paragraphs to include a Paragraph (c), by inserting a new Paragraph (f) as set forth below and re-lettering the following Paragraphs accordingly. Section 2.14 shall read as follows:**

**2.14 Dependent means:**

- (a) An Employee's or Retiree's Spouse;
- (b) An Employee's or Retiree's unmarried child (including a stepchild, legally adopted child or a child placed with the Employee or Retiree for adoption) who is dependent upon the Employee or Retiree for over half of his or her support and meets at least one of the following age-related requirements:
  - (1) Under age 19;
  - (2) Under age 23 and registered as a full-time student at an accredited educational institution (school vacation periods during any calendar year that interrupt, but do not terminate, a continuous course of study will be considered school attendance for those individuals who attend school on a full-time basis); or
  - (3) Age 19 or older; has a permanent mental or physical Disability that began prior to age 19 (or age 23 if a full-time student) and that prevents the child from engaging in any self-sustaining employment; and
  - (4) Is not a "qualifying child" of any other person, except for the child's other parent in cases of divorce/separation (see subsection (d) below). The term "qualifying child" is defined in Internal Revenue Code § 152(c);
- (c) A person who lives with an Employee or Retiree in a parent-child relationship and who meets all of the following requirements:
  - (1) Is under age 19, is under age 23 and registered as a full-time student; or is age

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- 19 or older and has a permanent mental or physical Disability that began prior to age 19 (or 23 if a full-time student) and that prevents the person from engaging in any self-sustaining employment;
- (2) Has the same principal place of abode as the Employee or Retiree for the full year;
  - (3) Is a member of the Employee or Retiree's household; and
  - (4) Is dependent on the Employee or Retiree for over half of his or her support.
- (d) (1) A child who has attained age 19 and who meets the definition of "Dependent" under Paragraphs (b) or (c) above of this Section 2.14 due to full-time attendance at an accredited educational institution, but who takes a Medically Necessary Leave of Absence as defined below which would, but for this provision, result in loss of status as a "Dependent" under this Section 2.14, will have his or her coverage under the Plan extended for up to one year beginning on the first day of such Leave of Absence and ending on the date which is one year later or, if earlier, the date coverage under the Plan would otherwise end under the terms of the Plan.
- (2) Plan coverage under this Paragraph (d) shall be the same coverage as is available if the child had continued full-time enrollment in the accredited educational institution. Resumption of full-time enrollment within the one-year period from the initial date of the Leave of Absence under this Paragraph (d) shall result in continued Plan coverage with no interruption.
- (2) A "Medically Necessary Leave of Absence" for the purposes of this Paragraph (d) means a Dependent child's Medically Necessary change in enrollment from the accredited educational institution commencing while the child is experiencing a serious Illness or Injury and which would cause the child to lose his or her status as a "Dependent" under this Plan Section 2.14.
- (3) Eligibility for extended coverage under this Paragraph (d) requires written certification by the child's attending Health Care Provider certifying that, due to the child's serious Illness or Injury, a leave of absence from the accredited educational institution is Medically Necessary.
- (e) There is a special rule in cases of divorce/separation. If the Employee or Retiree does not provide over half of the child's support, the child will be an eligible dependent provided that:
- (1) The Employee (or Retiree) and the child's other parent are:
    - (A) Divorced or legally separated under a decree of divorce or separate maintenance;
    - (B) Separated under a written separation agreement; or
    - (C) Live apart at all times during the last six months of the calendar year;
  - (2) The Employee (or Retiree) and the child's other parent provide over half of the child's support;

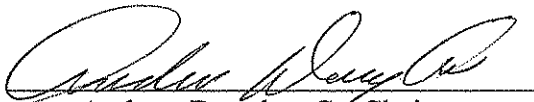
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- (3) The child is in the custody of one or both of his or her parents for more than half of the year; and
- (4) The child meets all other required eligibility criteria.
- (f) The Fund may require proof of full-time student status, Disability, age and financial support from time to time in a manner consistent to all individuals in like circumstances under similar conditions.
- (g) No person may be covered under the Plan as both an Employee and Dependent; and no person may be covered under the Plan as a Dependent of more than one Employee or Retiree.

2. In Section 3.04, Paragraph (a), Section 4.01, Paragraph (c), and 4.01 Paragraph (d), the references to "Section 2.15" (definition of "Dependent") is hereby corrected to read "Section 2.14."

IN WITNESS WHEREOF, the undersigned has set forth their signature below this 21<sup>st</sup> day of April, 2010.

Attest: For the Graphic Communications National Health and Welfare Fund:

  
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Andrew Douglas, Co-Chairman

  
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Robert Lindgren, Co-Chairman