

# Mahoning & Trumbull County Building Trades Insurance Fund

33 Fitch Boulevard

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## SUMMARY OF MATERIAL MODIFICATIONS FOR THE SUMMARY PLAN DESCRIPTION (SPD) OF THE MAHONING & TRUMBULL COUNTY BUILDING TRADES INSURANCE FUND

This is a notice of a change made to the Mahoning & Trumbull County Building Trades Insurance Fund and is being furnished to you as provided by law. This Notice should be kept with your Summary Plan Description booklet.

\* \* \*

Effective September 16, 2013 the Plan's definition of "Spouse" and "Marriage" shall be amended to:

1. For purposes of the Plan, the term "spouse" will read to refer to any individuals who are lawfully married under any state law, including individuals married to a person of the same sex who were legally married in a state that recognizes such marriages, but who are domiciled in a state that does not recognize such marriages.
2. For purposes of the Plan, the term "marriage" will be read to include a same-sex marriage that is legally recognized as a marriage under any state law.
3. If used in the Plan, now or in the future, the term "Husband and Wife" shall be amended to read "Participant and Spouse."

\* \* \*

Spouses must be registered for coverage within 31 days of the date of marriage. Please contact the Fund Office to obtain the necessary forms to add a spouse.

For more information contact the Plan Administrator at 33 Fitch Boulevard, Austintown, Ohio 44515 (phone: 1-800-435-2388).

Please keep this information with your Summary Plan Description. As always, if you have any questions regarding these changes, please contact the Fund Office.

BOARD OF TRUSTEES  
MAHONING & TRUMBULL COUNTY  
BUILDING TRADES INSURANCE FUND

October 28, 2013

This group health plan believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator, 33 Fitch Blvd., Austintown, Ohio 44515. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.