

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.

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Effective January 1, 2014 the Plan's annual limit on the dollar value of essential benefits as defined under the Patient Protection and Affordable Care Act will be changed from \$2,000,000 to unlimited.

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The Plan's Pre-existing Conditions Provisions shall not be applicable to the claims of adults under the newly organized rules after January 1, 2014.

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Effective October 1, 2014 the Dependent Coverage provisions as defined under the Patient Protection and Affordable Care Act will be changed to "Plan coverage is available to all children up to the age of 26 years regardless of student status, marital status, support tests or the availability of employer based coverage to such children."

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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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.