

# Mahoning & Trumbull County Building Trades Insurance Fund

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

The Trustees have made *changes* that will affect various provisions of the Plan. This "Summary of Material Modifications" explains these changes and should be kept with your Summary Plan Description (SPD). This change is effective as of January 1, 2010.

Page 31 is revised as follows:

### ELIGIBILITY FOR EARLY RETIREES AND DEPENDENTS (Under the Age of 65)

You are able to continue your coverage as an Early Retiree and coverage for your Dependents through timely self-payments if you:

- have had at least 20 quarters of eligible participation in this Welfare Plan out of the 40 quarters immediately before retirement date; and
- have had at least 12 consecutive months eligible participation in this Welfare Plan immediately before retirement date, which shall include months of coverage under subsidized COBRA while available for employment; and
- are receiving a pension from a plan which is sponsored by a local union affiliated with the Fund or early retirement benefits under the Federal Social Security Act; and
- are retired from Covered Employment in the trade.

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

BOARD OF TRUSTEES  
MAHONING & TRUMBULL COUNTY  
BUILDING TRADES INSURANCE FUND

June 22, 2010