

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 are pleased to announce that the following items are being added to the Plan's Preventive Medical Benefit effective January 1, 2008. The benefit is also being increased to \$500 per year per person (\$1,000 for children under the age of one) and will no longer be subject to the Plan's Annual Deductible. This "Summary of Material Modifications" explains these changes and should be kept with your Summary Plan Description.

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Page 41: ROUTINE PREVENTATIVE CARE BENEFIT

Effective as of January 1, 2008, the following benefits shall be provided in addition to those currently listed in the Summary Plan Description:

- Charges for routine physical examinations (other than eye examinations and dental examinations), x-rays, blood and other laboratory tests, and other preventive care prescribed by your physician but not necessary for the treatment of any injury or sickness;
- Screening tests for heart disease, bone mass measurement, colon cancer, prostate and diabetes;
- Flu shot, pneumonia vaccine, Hepatitis B vaccine and other vaccines;
- Pediatric examinations, hearing tests, eye examinations, laboratory tests from birth to age fifteen; and
- Pediatric immunizations from birth to age fifteen based on physician recommendation and the American Academy of Pediatrics (AAP) Recommended Immunization Schedule.

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Benefits for vasectomies and surgical sterilization will continue to be covered under the Plan's basic medical expenses and continue to be subject to Plan deductibles and copays.

If you have any questions regarding these changes, please contact the Fund Office.

BOARD OF TRUSTEES
MAHONING & TRUMBULL COUNTY
BUILDING TRADES INSURANCE FUND
December 11, 2007