Mahoning & Trumbull County Building Trades Insurance Fund

33 Fitch Boulevard

Austintown, Ohio 44515

Phone: (330) 270-0453



Toll Free: 800-435-2388

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

This is a notice of changes made to the Mahoning & Trumbull County Building Trades Insurance Plan and is being furnished to you as provided by law.

Effective October 1, 2012 and pursuant to the Mental Health Parity and Addiction Equity Act the following limitations are deleted from the Plan:

Mental/Nervous Disorder Treatment:

- Lifetime inpatient limits (30 days);
- Annual outpatient limits (12 visits);
- Lifetime Maximum limits (30 days)

Treatment for the services listed above are subject to the Plan's annual limits and all Plan co-pays and deductibles.

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

September 12, 2012