

**Southwest Ohio Regional Council of Carpenters
Health and Welfare Fund**

33 Fitch Boulevard
Austintown, Ohio 44515

Phone: (800) 435-2388

**SUMMARY OF MATERIAL MODIFICATIONS
FOR THE SUMMARY PLAN DESCRIPTION OF THE
SOUTHWEST OHIO REGIONAL COUNCIL OF CARPENTERS
HEALTH AND WELFARE FUND**

The Trustees have made a *change* to the Plan that will affect various provisions of your Summary Plan Description. This "Summary of Material Modifications" explains this change and should be kept with your Summary Plan Description.

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Effective on and after January 1, 2010, the Plan's definition of dependent (p. 74) is revised to add the following italicized language:

- Children. Children are covered from the date of birth, and are eligible dependents as long as they are unmarried and through the end of the year of the child's 19th birthday; or the end of the year of the child's 23rd birthday if such child is in regular full-time attendance at an accredited secondary school, college or university. The dependent child must be enrolled for sufficient course credits to maintain full-time status as defined by that school. A dependent child continues to be eligible for coverage for up to four months following the close of a school term only if enrolled as a full-time student for the following school term. *A dependent required to take physician-certified medical leave from post-secondary education on account of a severe illness or injury may have coverage continued for up to one year. However, coverage may be terminated earlier if it would otherwise have terminated under the Plan's terms.*

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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
SOUTHWEST OHIO REGIONAL COUNCIL OF
CARPENTERS HEALTH AND WELFARE FUND

December 2, 2009