

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

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**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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The following language is being added to the Special Enrollment provision at pages 4-5 of the Summary Plan Description:

- **CHIP** – Beginning April 1, 2009, special enrollment opportunities are added under the Children's Health Insurance Program Reauthorization Act of 2009, as follows:
 - If you, your spouse or other Dependent had medical coverage under Medicaid or a State child health insurance plan (a "CHIP" plan) but lose eligibility for that Medicaid or CHIP coverage and request coverage under the Plan within 60 days after such coverage terminates; or
 - If you, your spouse or other Dependent becomes eligible for state CHIP assistance or coverage under Medicaid and request coverage under the Plan within 60 days after you or your Dependent are determined to be eligible for such assistance.

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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

May 15, 2009