

Ohio Carpenters Health Fund

(Southwest Plan)

33 Fitch Boulevard
Austintown, Ohio 44515

Phone: (800) 435-2388

SUMMARY OF MATERIAL MODIFICATION NOTICE FOR THE SUMMARY PLAN DESCRIPTION OF THE OHIO CARPENTERS HEALTH FUND (SOUTHWEST PLAN)

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

RULES FOR ELIGIBILITY (Effective with July 2011 Work Contribution Month) (Active Employees)

Initial Eligibility (page 4)

You become eligible for benefits on the first day of the third month after you accumulate \$753 of credits (and such other amount as the Trustees decide from time to time) in 3 or fewer consecutive months. An enrollment form must be completed timely.

Continuing Your Eligibility (pages 5-6)

After you have become eligible, Dollar Bank Credits will be used to continue that eligibility. You will remain eligible if you receive \$753 Dollar Bank Credits (and such other amount as the Trustees decide from time to time) for each month:

Contribution Month for Work Done In	Dollar Bank Credits	Eligibility Month		Contribution Month for Work Done In	Dollar Bank Credits	Eligibility Month
January	\$753	April		July	\$753	October
February	\$753	May		August	\$753	November
March	\$753	June		September	\$753	December
April	\$753	July		October	\$753	January
May	\$753	August		November	\$753	February
June	\$753	September		December	\$753	March

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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
OHIO CARPENTERS HEALTH FUND

July 25, 2011