

OHIO CARPENTERS' HEALTH FUND

CLEVELAND OFFICE

CARPENTERS SERVICE OFFICE
3611 CHESTER AVENUE
CLEVELAND, OHIO 44114
Tel: (216) 361-6190
Toll Free: (800) 421-3959
Fax: (216) 361-0142

NILES OFFICE

6281 YOUNGSTOWN WARREN
ROAD, SUITE NO. 240
NILES, OHIO 44446
Tel: (330) 652-3475
Toll Free: (800) 362-9354
Fax: (330) 652-3513

June 13, 2011

Re: Notice of Merger

You are receiving this letter because you are a participant in the Southwest Ohio Regional Council of Carpenters Health and Welfare Plan (the "Southwest Health Plan"). This letter describes the merger of the Southwest Health Plan with the Ohio Carpenters' Health Plan (the "Ohio Plan") that was effective as of May 1, 2011.

To reduce certain common administrative expenses and provide the two plans with greater collective purchasing power for health care and related benefits and services, the labor-management sponsors of the Southwest Ohio Regional Council of Carpenters Health and Welfare Plan and the Board of the Ohio Carpenters' Health Plan decided to merge the two plans effective as of May 1, 2011. The merged plan is called the Ohio Carpenters' Health Plan. The Ohio Plan is now the sole hospitalization plan for Ohio Carpenters' Union members. The Ohio Plan provides benefits for over 20,000 participants in Ohio and surrounding states.

The merger does not impact either your benefits or your contribution rates. In addition, you should continue to send your claims to the same location. The Southwest Health Plan will continue to be administered by Compensation Programs of Ohio. In addition, your benefit program and providers will initially be unchanged. Over the coming months, the Trustees will review the Ohio Plan to determine the most efficient structure for the Plan. You will be notified of any changes that may impact you due to this continuing review. In the meantime, for information regarding the benefits to which you are entitled, please consult the plan booklet that you received upon enrollment in the Southwest Ohio Regional Council of Carpenters Health and Welfare Plan. We have also enclosed a document providing administrative information about the Ohio Carpenters' Health Plan along with a list of frequently asked questions with answers on the recent merger.

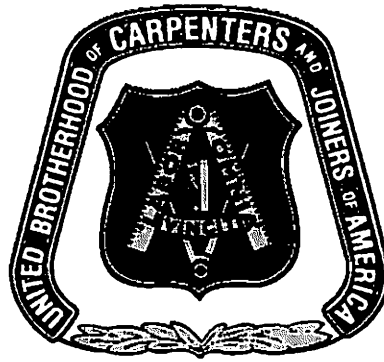
Should you have any questions regarding the merger or your benefits under your benefit program, please contact any of the Plan's administrators: Wayne Waldron, 3611 Chester Avenue, Cleveland, Ohio 44114, Telephone: (216) 361-6190, Toll Free: (800) 421-3959; Joseph Ivan, 6281 Youngstown-Warren Road, Suite 240, Niles, Ohio 44446, Telephone: (330) 652-3475, Toll Free: (800) 362-9354; or Compensation Programs of Ohio, 33 Fitch Boulevard, Austintown, Ohio 44515, 1-800-435-2388, www.yourunionbenefits.com.

Sincerely,

Trustees of the Ohio Carpenters' Health Plan

OHIO CARPENTERS' HEALTH PLAN

*Covering the Cleveland and Vicinity Carpenters' Hospitalization Plan, the
Ohio Carpenters Health and Welfare Plan and the
Southwest Ohio Regional Council of Carpenters Health and Welfare Plan*



**PLAN INFORMATION
2011**

EFFECTIVE MAY 1, 2011

Ohio Carpenters' Health Plan Description of Mergers

The Ohio Carpenters Health and Welfare Plan and the Cleveland and Vicinity Carpenters' Hospitalization Plan existed for many years as two distinct health care programs, each administered by a separate Board of Trustees. On May 1, 2008, the two plans were merged and became part of a common trust fund, the Ohio Carpenters' Health Fund, and are now known, collectively, as the Ohio Carpenters' Health Plan (the "Plan"). On May 1, 2011, the Southwest Ohio Regional Council of Carpenters Health and Welfare Plan merged into the Plan. The Plan is administered by a common, expanded Board of Trustees. All Plan documents are available for inspection, and copies may be obtained upon written request for a duplication charge by contacting your Administrator.

The Plan is administered out of its Cleveland and Niles, Ohio offices. Benefits for the former Southwest Ohio Regional Council of Carpenters Health and Welfare Plan will continue to be administered by Compensation Programs of Ohio ("CPI"), a third-party administrator. For information regarding the benefits to which you are entitled, please consult the booklet you received from your prior plan, i.e., the Ohio Carpenters Health and Welfare Plan, the Cleveland and Vicinity Carpenters' Hospitalization Plan or the Southwest Ohio Regional Council of Carpenters Health and Welfare Plan.

This material, along with the plan booklets and any insurance certificates, constitute the plan document and summary plan description for the Ohio Carpenters' Health Plan. Please keep this material with your existing plan booklet.

Ohio Carpenters' Health Plan Offices

The Ohio Carpenters' Health Plan continues to utilize the administrative office locations of the former Cleveland and Vicinity Carpenters' Hospitalization Plan and the former Ohio Carpenters Health and Welfare Plan in addition to the services of Compensation Programs of Ohio ("CPI"), the third-party administrator for the Southwest Ohio Regional Council of Carpenters Health and Welfare Plan. You should direct any inquiries to the office that previously handled your benefits. The address and contact information for each plan office and CPI are listed below.

CLEVELAND AND VICINITY CARPENTERS' HOSPITALIZATION PLAN OFFICE

3611 Chester Avenue
Cleveland, Ohio 44114
Telephone: (216) 361-6190 – Toll Free: (800) 421-3959
Fax: (216) 361-0142
www.ohiocarpservoff.org

OHIO CARPENTERS HEALTH AND WELFARE PLAN OFFICE

6281 Youngstown Warren Road
Suite 240
Niles, Ohio 44446
Telephone: (330) 652-3475 – Toll Free: (800) 362-9354
Fax: (330) 652-3513
www.ohiocarpenters.com

COMPENSATION PROGRAMS OF OHIO

33 Fitch Boulevard
Austintown, Ohio 44515
Telephone: Toll Free: (800) 435-2388
Fax: (330) 270-0912
www.yourunionbenefits.com

**Ohio Carpenters' Health Plan
Board of Trustees**

The Board of Trustees of the Ohio Carpenters' Health Plan includes members of the Boards of Trustees of the merged plans. The Board is comprised of an equal number of Union Representatives and Employer Representatives. All Board members serve without compensation.

ADMINISTRATORS

Wayne Waldron, for the Cleveland and Vicinity Carpenters' Hospitalization Plan
and Joseph Ivan, for the Ohio Carpenters Health and Welfare Plan.

Ohio Carpenters' Health Plan Facts About Your Plan

NAME OF PLAN: Ohio Carpenters' Health Plan

TYPE OF PLAN: Employee Welfare Benefit Plan

PLAN NUMBER: 501

PLAN SPONSOR AND PLAN ADMINISTRATOR:

Board of Trustees, Ohio Carpenters' Health Plan
3611 Chester Avenue
Cleveland, Ohio 44114
Telephone: (216) 361-6190
Toll Free: (800) 421-3959

AGENT FOR SERVICE OF LEGAL PROCESS:

Wayne Waldron or Joseph Ivan, Administrators, or the Board of Trustees, Ohio Carpenters' Health Plan

EIN: 45-0593187

ADMINISTRATORS:

For the Cleveland and Vicinity Carpenters' Hospitalization Plan:
Wayne Waldron
3611 Chester Avenue
Cleveland, Ohio 44114
Telephone: (216) 361-6190
Toll Free: (800) 421-3959

For the Ohio Carpenters Health and Welfare Plan:
Joseph Ivan
6281 Youngstown-Warren Road, Suite 240
Niles, Ohio 44446
Telephone: (330) 652-3475
Toll Free: (800) 362-9354

For the Southwest Ohio Regional Council of Carpenters Health and Welfare Plan
Compensation Programs of Ohio:
33 Fitch Boulevard
Austintown, Ohio 44515
Telephone: Toll Free: (800) 435-2388

PLAN YEAR: The fiscal records of the Plan are kept on a Plan year basis beginning May 1 and ending April 30. The effective date of the Plan was May 1, 2008.

COLLECTIVE BARGAINING AGREEMENTS: The Plan is maintained pursuant to various collective bargaining agreements with participating unions and contractor associations. Copies of the collective bargaining agreements may be obtained upon written request to the Plan Administrator, who may make a reasonable charge for the copies, and are available for examination by participants and beneficiaries at the Plan offices.

Ohio Carpenters' Health Plan Frequently Asked Questions

Q: What was the effective date of the merger of the Southwest Ohio Regional Council of Carpenters Health and Welfare Plan into the Ohio Carpenters' Health Plan?

A: The merger was effective as of May 1, 2011.

Q: What was the reason for the merger?

A: The plans decided to merge to achieve savings in regard to the plans' administrative costs. Also, just as important, the merged Ohio Carpenters' Health Plan will cover over 20,000 participants, giving it additional buying power for health care and related benefits and services, buying power that the Southwest Ohio Regional Council of Carpenters Health and Welfare Plan did not have as a result of its smaller covered population.

Q: How have my benefits changed as a result of the merger?

A: Your benefits are exactly the same under the merged Ohio Carpenters' Health Plan. In fact, you still can refer to the plan booklet that you received from your prior plan for a thorough explanation of your benefits.

Q: Will my co-payments change under the merged Plan? Will I still be able to visit the same doctors?

A: The medical coverage that you had prior to the merger will remain exactly the same. As such, your payments will not change, nor will the doctors in your network.

Q: Will my eligibility requirements change as a result of the merger?

A. Your eligibility requirements will not change under the merged Plan. Please refer to the booklet you received from your prior plan for your credit hour requirements.

Q: What should I do with the other documentation I already have regarding my benefits?

A: You should keep all information regarding your benefits under the prior plan as that information is still relevant. The information contained in this document is only meant to supplement the information in previously received documents.

Q: To whom should I send inquiries regarding this merger or my benefits in general?

A: You should send any inquiries to the Administrator under your prior plan, Compensation Programs of Ohio ("CPI"); 33 Fitch Boulevard; Austintown, Ohio 44515; Telephone: Toll Free: (800) 435-2388; Fax: (330) 270-0912; at www.yourunionbenefits.com