

Mahoning & Trumbull County Building Trades Insurance Fund

33 Fitch Boulevard • Austintown, Ohio 44515

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NOTICE OF ELIMINATION OF PLAN LIFETIME LIMITS

NOTICE OF INCREASE IN PLAN ANNUAL LIMIT

NOTICE OF CHANGE TO PERSONAL CARE ACCOUNT

This is a notice of modifications made to the Mahoning & Trumbull County Building Trades Insurance Plan and is being furnished to you as provided by law. This Notice should be kept with your Summary Plan Description booklet.

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Effective October 1, 2010 all lifetime limits on the dollar value of benefits under Mahoning & Trumbull County Building Trades Insurance Fund no longer apply. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan. Individuals have thirty (30) days from the date of this notice to request enrollment.

Also effective October 1, 2010 the Plan's annual limit on the dollar value of benefits under Mahoning & Trumbull Building Trades Insurance Fund has been increased from \$300,000 to \$750,000. All benefits with previous separate annual limits, including the Prescription Benefit, the Inpatient/ Outpatient Substance Abuse Benefit, and the Routine Preventative Care Benefit will now be included in the \$750,000 annual maximum limit.

Those participants that have a Personal Care Account will no longer be permitted reimbursements for over-the-counter medication unless prescribed by a physician effective January 1st, 2011.

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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 28, 2010