

Mahoning & Trumbull County Building Trades Insurance Fund

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SUMMARY OF MATERIAL MODIFICATIONS FOR THE SUMMARY PLAN DESCRIPTION OF THE MAHONING & TRUMBULL COUNTY BUILDING TRADES INSURANCE FUND

The Trustees have made a change to the Plan that will affect certain provisions of your Summary Plan Description. This "Summary of Material Modifications" explains the change and should be kept with your Summary Plan Description. The changes are effective as described below.

Effective August 1, 2014, the Appeals Procedures section of the Plan is amended to include the following:

"No civil action under ERISA Section 502(a) can be filed in any court against the Plan more than three (3) years after the initial denial of a claim for benefits. A statement of this limitation shall be included in any notice denying, or upholding the denial of, a claim provided for in Appeals Procedures."

Please contact the Fund Office if you have any questions.

**BOARD OF TRUSTEES
MAHONING & TRUMBULL COUNTY
BUILDING TRADES INSURANCE FUND**

MAY 27, 2014

This group health plan believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan mean that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator, 33 Fitch Blvd., Austintown, Ohio 44515. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.