

**Ohio Conference of Plasterers & Cement Masons Health & Welfare Fund
33 Fitch Boulevard
Austintown, OH 44515**

**SUMMARY OF MATERIAL MODIFICATIONS
FOR THE SUMMARY PLAN DESCRIPTION OF THE
OHIO CONFERENCE OF PLASTERERS AND CEMENT MASONS
HEALTH AND WELFARE FUND**

The Trustees have made some *changes* to the Plan that will affect various provisions of your Summary Plan Description. This "Summary of Material Modifications" explains these changes and should be kept with your Summary Plan Description.

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Effective April 1, 2003, the Trustees have decided to eliminate the pre-hospital admission certification program. The following language *has been deleted from the current Summary Plan Description*. This information has been eliminated from your new identification cards recently mailed.

Pre-Hospital Admission Certification (pages 31-32)

When it will be necessary for you to be confined in the Hospital as an Inpatient, you must mention to your doctor that he must communicate your treatment to the Plan's utilization review group in advance of your Admission. You are required to obtain precertification from the Plan's utilization review group at least 10 days before the date of a scheduled admission. You and your doctor must complete the Preadmission Review Request Form, and mail it to American Health Holding, 921 Eastwind Drive, Suite 104, Westerville, Ohio 43081. If your doctor recommends hospitalization in less than 10 days, you or the doctor must call the utilization review group directly. Likewise, if you are hospitalized on an Emergency basis, your doctor or a family member must call the utilization review group within 24 hours or the first business day after your admission. Certification is unnecessary if Medicare is primary. If you desire certification for inpatient treatment of alcohol or drug abuse or mental or nervous disorder, you must call American Health Holding at 1-800-892-1893.

NOTE: CERTIFICATION OF A HOSPITAL ADMISSION MEANS ONLY THAT THE UTILIZATION REVIEW GROUP ACKNOWLEDGES THAT A HOSPITAL ADMISSION APPEARS NECESSARY. TO DETERMINE WHETHER YOU ARE ELIGIBLE FOR COVERAGE FOR SUCH ADMISSION BASED ON HOURS WORKED AND/OR SELF-PAYMENTS MADE, THE FUND OFFICE MUST BE CONTACTED.

PRE-HOSPITAL ADMISSION OUTPATIENT TESTING

The Plan will provide benefit payment for the Reasonable and Customary charges incurred for pre-admission diagnostic tests conducted, at the discretion of the attending Physician, on an Outpatient basis. The tests must be performed at the same Hospital where the individual is scheduled for Admission for treatment of the condition which made the tests necessary.

The test must be performed within seven days prior to actual Admission to the Hospital.

If the scheduled Admission does not take place, the testing will be covered only if the Admission is postponed or cancelled for one or more of the following reasons:

X

The tests show a condition requiring medical treatment prior to Admission;

X The individual develops a medical condition that delays the Admission;

X A hospital bed is not available on the scheduled date of Admission; or

- X Pre-admission tests indicate, that, contrary to the attending Physician's expectation, the Admission is not necessary.

HOSPITAL BENEFITS

You must obtain Certification for your Hospital Admission from the Plan's utilization review group. See Pre-Hospital Admission Certification at Pages 32-33. Then, if you or a dependent are admitted to a Hospital for a Non-occupational Injury or sickness, you will be reimbursed the charges incurred for room and board and other Hospital expenses in accordance with the Schedule of Benefits.

If you do not obtain Pre-Hospital Admission Certification as required, then a twenty (20%) penalty will be imposed by reducing coverage for Hospital, surgical and all related charges. The cutback does not count toward any out-of pocket or deductible amount.

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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 CONFERENCE OF PLASTERERS AND
CEMENT MASONS HEALTH AND WELFARE FUND**

May 5, 2003