

**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 a *change* to the Plan that will affect the Exclusions and Limitations provisions of your Summary Plan Description. This “Summary of Material Modifications” explains this change and should be kept with your Summary Plan Description. The change is effective as of **January 1, 2005**.

The following subsection regarding Exogenous Obesity has been changed as follows:

Exclusions and Limitations (page 47)

The following criteria must be met in order for Gastric Restrictive Surgery to be considered medically necessary:

1. Documented five (5) year history of morbid obesity (body mass index (BMI) over 40 kg/m²) or a BMI greater than 35 and a clinically serious condition such as coronary heart disease, type 2 diabetes mellitus, obstructive sleep apnea, or hypertension; and
2. The Participant or Dependent must be treated in a surgical program with experience in obesity surgery and includes a multi-disciplinary preoperative and postoperative approach; and
3. The Participant or Dependent must **participate** in a **six-month treatment plan within the year preceding surgery which includes** a multi-disciplinary non-surgical program including a low or very low calorie diet, increased physical activity, and behavior reinforcement under the direction of the physician who refers the patient for such surgery; and
4. Documented failure of non-surgical methods of weight reduction; and
5. Absence of significant psychopathology that can limit an individual’s understanding of the procedure or ability to comply with medical/surgical recommendations; and
6. Documentation that the Participant or Dependent has received counseling postoperatively regarding cosmetic difficulties and that the patient has agreed to postoperative treatment plans; and
7. Participant or Dependent must be at least eighteen (18) years of age.

If it is determined you meet these criteria, the Plan will pay for the Gastric Restrictive Surgery and all related expenses (including post-operative treatment) up

to a lifetime maximum of \$25,000 subject to an 80/20 co-payment. This lifetime maximum will not be subject to any of the Plan's other out-of-pocket maximums.

Any Gastric Restrictive Surgery must be pre-certified and coordinated with Medical Mutual or Kaiser. However, Gastric Banding is not covered under this Plan as an Eligible Expense.

Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, please contact the Fund Office.

December 14, 2004
BOARD OF TRUSTEES –
OHIO CONFERENCE OF PLASTERERS AND CEMENT
MASONS HEALTH AND WELFARE FUND