

Ohio Conference of Plasterers and Cement Masons
Health and Welfare Fund

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**SUMMARY OF MATERIAL MODIFICATIONS
FOR THE SUMMARY PLAN DESCRIPTION (SPD) 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 various provisions of your SPD. This "Summary of Material Modifications" explains these changes and should be kept with your SPD.

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Effective for all eligible medical services incurred on January 1, 2009 and thereafter, the deductibles and out-of-pocket maximums have been changed as outlined in the following table:

Medical Services incurred on and after January 1, 2009		
	In-Network	Out-of-Network
Deductible	\$ 500 single \$1,000 family	\$1,000 single \$2,000 family
Coinsurance	20%	40%
Out of Pocket Max	\$3,000 single \$6,000 family	\$6,000 single \$12,000 family

The Trustees have also eliminated the carry-over deductible provision effective January 1, 2009.

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As a reminder, contributions made to a Medical Reimbursement account can be used for reimbursement of deductibles, coinsurance, or any other eligible out-of-pocket medical expense that you incur. If you have questions regarding this account and how to obtain a reimbursement, please contact the Fund office or visit the Plan's website at www.yourunionbenefits.com.

As always, if you should have any additional questions, please contact the Fund Office.

Sincerely,

BOARD OF TRUSTEES

December 18, 2008