

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 November 16, 2009, the Section of the Plan entitled "TERMINATION OF COVERAGE", currently starting on Page 22 of the current Summary Plan Description (SPD), shall be amended and shall include notice of what shall occur regarding coverage under the Plan when a Local Union or Employer withdraws from the Plan. Accordingly, the following provision entitled "WITHDRAWAL OF A LOCAL UNION OR EMPLOYER FROM THIS WELFARE PLAN" shall be added to the Plan/SPD after the provision entitled "Reinstatement" on Page 23 of the SPD:

**WITHDRAWAL OF A LOCAL UNION OR EMPLOYER
FROM THIS WELFARE PLAN**

If you are a member of a Local Union which withdraws from this Health & Welfare Plan or an employee of an employer who has discontinued participation in this Plan, the following will occur:

- Any reserve/bank hours which you have shall be forfeited;
- There will be no payment of run-out claims on your behalf;
- Although you shall have access to and use of the amount in your medical reimbursement account as of the date of withdrawal/discontinuance of participation, disbursement to you shall only be done quarterly and a fee of \$25.00 per quarter shall be assessed to the account to cover the costs of the administration of the account; and
- If you are receiving coverage under this Plan as a retiree member of the departing Local Union or employer, that coverage under this Plan shall terminate effective on the date of the withdrawal/discontinuance of participation.

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

BOARD OF TRUSTEES

OHIO CONFERENCE OF PLASTERERS AND
CEMENT MASONS HEALTH AND WELFARE FUND

May 6, 2010