

*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 immediately, the Plan shall be amended and shall provide that when you or your Eligible Dependent has unreimbursed covered medical expenses and an existing balance in your individual Medical Reimbursement Account (MRA), you may submit, on a form provided by the Fund office, proof of such expenses for reimbursement from their individual MRA. Reimbursement checks shall be issued to the Participants on a **monthly** basis. All eligible expenses that are submitted by the end of a calendar month will be paid the following calendar month.

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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

October 8th, 2010