

*Ohio Conference of Plasterers and Cement Masons  
Health and Welfare Fund*

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

As you are aware, the Patient Protection and Affordable Care Act (Act) became law on March 23, 2010. This Act includes the following provision which will impact eligible expenses from the Medical Reimbursement Accounts. This "Summary of Material Modification" explains the change and should be kept with your Summary Plan Description.

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Effective January 1, 2011, over-the-counter drugs and supplies (except insulin) can only be reimbursed with a **Physician's prescription**.

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**BOARD OF TRUSTEES  
OHIO CONFERENCE OF PLASTERERS AND  
CEMENT MASONS HEALTH AND WELFARE  
FUND**

November 18, 2010