

**BUILDING TRADES
HEALTH AND WELFARE FUND**

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SUMMARY OF MATERIAL MODIFICATIONS

AUGUST 28, 2013

This Notice contains important information concerning your Health and Welfare Fund. It should be read and retained for future reference.

The Board of Trustees of the Building Trades Health and Welfare Fund (“Fund” or “Plan”) is required to provide each Participant with a notification of important changes to the Plan. This notification is called a Summary of Material Modification and is intended to update the Summary Plan Description (“SPD”) that you received when you became eligible for benefits under the Plan. Please keep this notice with your SPD to have a current description of the Plan and its benefits.

The Summary of the Modification to the SPD and SPD Amendments are as follows:

The Trustees of the Plan have voted to amend the Summary Plan Description’s definition of “Eligible Dependent” located in Article I, Section J and Article III, Section D which deals with Life Status Changes that Affect Eligibility. The changes will include the following:

CURRENT PLAN	PROPOSED CHANGE
<p>J. Eligible Dependent(s) means an Eligible Employee's:</p> <ol style="list-style-type: none">1. spouse; and/or2. child or children up to age twenty six (26). The term child or children includes the Eligible Employee's natural child, legally adopted child, and stepchild.	<p>J. Eligible Dependent(s) means an Eligible Employee's:</p> <ol style="list-style-type: none">1. spouse; and/or2. child or children up to age twenty six (26). The term child or children includes the Eligible Employee's natural child, legally adopted child, stepchild and foster child; and/or3. grandchild who lives with the Eligible

	Employee and over whom the Eligible Employee has legal physical custody.
<p>D. Life Status Changes That Affect Eligibility</p> <p>The following life status changes may affect your eligibility under the Plan. This section also describes the documents you will need to provide to the Plan to verify your change in life status:</p> <p><u>Member marries:</u> Provide a copy of the Marriage Certificate to the Fund Office.</p> <p><u>Member becomes a stepparent:</u> Provide a copy of the Birth Certificate to the Fund Office as well as the most recent income tax return listing the child as a dependent.</p> <p><u>Member has a newborn child:</u> Provide a copy of the child's Birth Certificate within thirty (30) days after the child's birth, and the child's Social Security number as soon as it is available.</p> <p><u>Member adopts a child:</u> Provide a copy of the final adoption papers to the Fund Office as soon as available.</p> <p><u>Member divorces:</u> Notify the Fund Office as soon as the divorce has been filed and provide a copy of the divorce decree as soon as the divorce is finalized.</p> <p><u>Member's spouse loses coverage under another benefit plan:</u> Provide Fund Office with a copy of the termination notice.</p> <p><u>Member or Dependent is deceased:</u> Provide a copy of the Death Certificate to the Fund Office.</p>	<p>D. Life Status Changes That Affect Eligibility.</p> <p>The following life status changes may affect your eligibility under the Plan. This section also describes the documents you will need to provide to the Plan to verify your change in life status:</p> <p><u>Member marries:</u> Provide a copy of the Marriage Certificate to the Fund Office.</p> <p><u>Member becomes a stepparent:</u> Provide a copy of the Birth Certificate to the Fund Office as well as the most recent income tax return listing the child as a dependent.</p> <p><u>Member has a newborn child:</u> Provide a copy of the child's Birth Certificate within thirty (30) days after the child's birth, and the child's Social Security number as soon as it is available.</p> <p><u>Member adopts a child:</u> Provide a copy of the final adoption papers to the Fund Office as soon as available.</p> <p><u>Member becomes the legal physical custodian of a grandchild or foster child:</u> Provide a copy of the Court Order or other legal documentation declaring the member to be the legal physical custodian of the child. The member will be required annually, on July 1, to provide information to the Fund Office to substantiate that the child qualifies for coverage. That information may include but is not limited to tax returns and court documents.</p> <p><u>Member divorces:</u> Notify the Fund Office as soon as the divorce has been filed and provide a copy of the divorce decree as</p>

<p><u>Member's employment status changes (example Retiree turns 65):</u> Provide the Fund Office with a copy of Medicare Card showing the member is eligible for Parts A and B.</p> <p>If the member experiences any life status changes he or she must send the appropriate documentation to the Fund Office within thirty (30) days in order to implement the changes. If you fail to provide the required documentation, changes will not be implemented until the first day of the month following the date that the documentation is provided.</p>	<p>soon as the divorce is finalized.</p> <p><u>Member's spouse loses coverage under another benefit plan:</u> Provide Fund Office with a copy of the termination notice.</p> <p><u>Member or Dependent is deceased:</u> Provide a copy of the Death Certificate to the Fund Office.</p> <p><u>Member's employment status changes (example Retiree turns 65):</u> Provide the Fund Office with a copy of Medicare Card showing the member is eligible for Parts A and B.</p> <p>If the member experiences any life status changes he or she must send the appropriate documentation to the Fund Office within thirty (30) days in order to implement the changes. If you fail to provide the required documentation, changes will not be implemented until the first day of the month following the date that the documentation is provided.</p>
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