

**BUILDING TRADES
HEALTH AND WELFARE FUND**

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717-273-3800

**SUMMARY OF MATERIAL MODIFICATIONS
JANUARY 27, 2014**

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 voted on December 4, 2013 to amend the Summary Plan Description Article VIII, Sections (B), (C) and (D) which deal with the eligibility of retirees to participate in the Plan. The changes will include the following:

CURRENT PLAN	PROPOSED CHANGE
<p>B. Retirees Who Retired on or After January 1, 1998 and Who Are Age Sixty Five (65) or Older</p> <p>Effective January 1, 1998, Retirees and spouses who are 65 years old, or older, and who have Medicare Part A and Part B may purchase coverage under the Plan which includes medical supplemental insurance that coordinates with Medicare coverage, vision, dental, and prescription benefits. The Board of Trustees has the discretion and authority to</p>	<p>B. Retirees Who Retired on or After January 1, 1998 and Who Are Age Sixty Five (65) or Older</p> <p>Effective January 1, 1998, Retirees and spouses who are 65 years old, or older, and who have Medicare Part A and Part B or a Medicare Advantage Plan may purchase coverage under the Plan which includes medical supplemental insurance that coordinates with Medicare coverage, vision, dental, and prescription benefits. The Board of</p>

determine the monthly premium rate that will be charged for Retiree coverage, and to alter that rate from time to time. If a retiree fails to make the required monthly payment within thirty (30) days of its due date, coverage under the Plan will terminate and will not be reinstated.

C. Retirees Who Retired Before January 1, 1998 and Who Are Age Sixty Five (65) or Older (Closed-Group Retirees)

Retirees who retired before January 1, 1998, and who were covered under the Plan, or who retired under another Plan that merged with this Plan between January 1, 1998 and January 1, 2001, and who have remained covered under the Plan then in effect, are covered under the self-funded portion of the Plan. Retirees who are covered under this portion of the Plan must have Medicare Part A and Part B and the Plan coordinates with the Retiree's Medicare coverage to provide supplemental coverage, as well as vision, dental, and prescription benefits. Please note that not all Retirees will receive prescription benefits in that certain Retirees are eligible for "basic only" coverage. The Board of Trustees has the discretion and authority to determine the monthly premium rate that will be charged for Retiree coverage, and to alter that rate from time to time. If a retiree fails to make the required monthly payment within thirty (30) days of its due date, coverage under the Plan will terminate and will not be reinstated.

D. For Retirees Who have a Spouse that is Older and Eligible for Medicare at the Time of Retirement

Spouses of Retirees who are older and eligible for Medicare will need to have both Medicare Part A and Part B in place prior to the termination of the Dollar Bank.

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