

**BRICKLAYERS AND MASONS' LOCAL UNION NO.5, OHIO  
HEALTH AND WELFARE FUND  
SUMMARY OF MATERIAL MODIFICATION (SMM)**

**To: Members of the Bricklayers and Masons' Local Union No.5, Ohio Health and Welfare Fund**

This Notice is being provided to you to explain certain changes being made to the Bricklayers and Masons' Local Union No.5, Ohio Health and Welfare Fund ("Fund"). Please keep this Notice with your Summary Plan Description to be certain you understand the benefits available under your Plan.

This SMM is effective December 1, 2017, and describes changes resulting from the addition of an Anti-Assignment provision to the Plan and SPD. Please attach this document to your SPD for future reference.

**Anti-Assignment**

Effective December 1, 2017, the Board of Trustees amended the Plan to add an anti-assignment provision. This new provision clarifies that you cannot assign your right to receive payment for benefits under the Plan to anyone else, including your health care provider. The Plan will not honor an assignment of your claim to anyone.

Example: After receiving treatment from an out-of-network physician, the out-of-network physician asks Joe to sign a form assigning his right to reimbursement for the claim under the Plan to the physician. This assignment has no effect due to the Plan's anti-assignment provision. The Plan will not honor the assignment of Joe's claim to the physician. If Joe receives reimbursement directly from the Plan for services rendered by the physician, Joe is responsible for paying the physician directly.

If you have any questions, please contact the Funds' Administration Office at 216-520-1644 or Bricklayers and Masons' Local Union No. 5, Ohio Health and Welfare Fund, 6200 Rockside Woods Boulevard North, Suite 210, Independence, OH 44131.

Sincerely,

The Board of Trustees

Bricklayers and Masons' Local Union No. 5, Ohio Health and Welfare Fund: Terrence Halloran, David Dabrowski, Kenneth Kudela, Tim Linville, Robert Zavagno, Jr.