

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

**TO: MEMBERS OF BRICKLAYERS AND MASONS' LOCAL UNION NO. 5, OHIO  
HEALTH AND WELFARE FUND**

This Notice is being provided to you to explain certain important 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 July 1, 2017, and describes changes resulting from the addition of Special Enrollment provisions to the Plan and SPD. Please attach this document to your SPD for future reference.

**Special Enrollment**

**Dependent's Loss of Coverage:** If you did not initially enroll a dependent (including your spouse) because they had other health coverage, you may be able to enroll yourself and your dependents in this Plan if the dependent has lost other coverage or if the employer stopped contributing to this other coverage. You must request enrollment within **30 days** of the dependent's other coverage ending.

**New Dependent:** If you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to add yourself and your dependents to this Plan. You must request enrollment within **30 days** after the marriage, birth, adoption or placement for adoption.

**CHIP/Medicaid:** If you or your dependent's Medicaid or Children's Health Insurance Program (CHIP) coverage is terminated because of a loss of eligibility or you or your dependent becomes eligible for a subsidy under Medicaid or CHIP you may be able to enroll. You must request enrollment within **60 days** after you or your dependent is terminated from one of these programs or determined to be eligible for a subsidy under one of these programs.

**Late Enrollment of Dependents**

If a dependent is not enrolled in the Plan within **30 days** of becoming your dependent, benefits for that dependent are not retroactive. This means that if you do not comply with the Plan's deadline to enroll a dependent then that dependent's claims will be paid starting on the first day of the month following the completion of the enrollment process. **No claims incurred prior to that date will be paid.**

Example: Alicia has a baby, Billy, on February 2<sup>nd</sup>. Under the Plan terms, Alicia has 30 days to enroll Billy in the Plan and provide a copy of Billy's birth certificate. Alicia forgets to enroll Billy within 30 days of Billy's birth and completes the enrollment paperwork for Billy on August 2<sup>nd</sup>. The Plan will start reimbursing claims for Billy on September 1<sup>st</sup>. The Plan will not cover any expenses incurred by Billy from the date of his birth, February 2<sup>nd</sup>, to September 1<sup>st</sup> because Alicia did not timely enroll Billy.

If you have any questions, please contact the Fund's Administration Office at 216-520-1644 or Bricklayers and Masons' Local Union No. 5, Ohio Health & 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: Thomas Cowan, David Dabrowski, Kenneth Kudela, Tim Linville, Robert Zavagno, Jr.