

**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.

Effective October 1, 2018, the plan will begin offering primary care services through Paladina Health. Generally, services received at Paladina are at no cost to the member and are paid for by the Fund directly.

Members and their dependents have the voluntary option to select Paladina Health as their Primary Care Provider. Paladina Health operates a Direct Primary Care service to members who enroll to receive healthcare services at the private medical clinics established in the local community. Services provided include acute healthcare, preventive health care, health education, health counselling, and telemedicine.

In order to receive care from Paladina, Members and Dependents must opt-in to the program. You may enroll by contacting the Fund Administration office. You may also enroll directly with Paladina by visiting [www.paladinahealth.com](http://www.paladinahealth.com) or by calling (866) 808-6005.

You will be disenrolled in the program if, over a nine-month period, you do not receive any care from Paladina. If you are disenrolled, you will need to reenroll in order to participate in this program and receive care through Paladina.

Should you have any questions or concerns, please contact the Board of Trustees.

Sincerely,

The Board of Trustees  
Bricklayers and Masons' Local Union No. 5,  
Ohio Health and Welfare Fund