

**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 July 10, 2018, the plan will begin excluding coverage of gene therapy. This includes any drugs, procedures, or health care services related to it that introduce, or is related to the introduction of, genetic material into a person intended to replace or correct faulty or missing genetic material.

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