

# **Mahoning & Trumbull County Building Trades Insurance Fund**

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## **Summary of Material Modifications**

Date of Notification: June 2026

Dear Participant:

### **Weekly Indemnity Benefit**

Effective for benefits paid on and after **March 9, 2026**, the Plan's Weekly Indemnity Benefit has been increased to \$500.00 per week, subject to all of the Plan's eligibility rules, restrictions, and limitations, as detailed in the Plan and Summary Plan Description.

### **Employee Eligibility Rule**

Effective **January 1, 2026**, the Plan rules for eligibility were clarified to reflect that in order for an employee to be eligible to participate in this Plan, in addition to satisfying all other eligibility rules of the Plan, he or she must be a member of one of the Unions as defined in the Trust that participate in this Plan, and must be employed by an Employer that satisfies one of the following criteria:

- 1) Signatory to a collective bargaining agreement negotiated by The Builders Association of Eastern Ohio and Western Pennsylvania, or, in the case of electrical workers, the National Electrical Contractors Association.
- 2) Signatory to a collective bargaining agreement that requires contributions to this Plan when the employer is performing work in the geographical area of the Plan, such as in the case of a statewide agreement or a national agreement.
- 3) Signatory to a participation agreement with this Plan, requiring the payment of contributions to this Plan.

### **Out-of-Pocket Maximums**

Amendment No. 2025-1 was clarified to reflect that the ACA automatic adjustment to the out-of-pocket maximum is applicable **to the prescription benefit only**.

### **Current Board of Trustees**

#### **Labor**

Brian Collier, Co-Chairman  
Anthony Deley  
Todd Ambrose  
Kevin Streby

#### **Management**

Kevin Reilly, Co-Chairman  
Joseph DeSalvo  
William Casey  
Ryan McBride

Please keep this notice with your copy of the Plan. If you have any questions about the changes explained in this notice, please contact the Fund Office.

Sincerely,

Board of Trustees

*This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. This SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any provision or feature is not discussed in this SMM or is only partially discussed, then the terms of the Plan will govern in all such cases.*

*The Board of Trustees reserves the right to amend the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with applicable law, the amendment procedures established under the Plan, and the Trust Agreement.*

*The Board of Trustees (or its duly-authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.*