

**AMENDMENT SIX TO THE
RESTATED PLAN OF BENEFITS OF THE
OHIO CARPENTERS HEALTH PLAN**

WHEREAS, the undersigned represent the Board of Trustees (“Trustees”) of the Ohio Carpenters Health and Welfare Plan and Trust (“Plan”); and

WHEREAS, the Plan’s Trust Agreement empowers the Trustees to promulgate a Plan of Benefits and to amend the same from time to time;

WHEREAS, the Trustees now desire to add a provision that Eligible Persons may file complaints with Medical Mutual;

NOW, THEREFORE, the Trustees resolve to amend the Plan effective May 1, 2014, to add a new section, entitled “COMPLAINTS,” at page 19 of the Summary Plan Description/Plan Document between “DENIAL OF CLAIMS” and “APPEALS”:

Filing a Complaint on Medical, Vision and Hearing Aid Benefits

If you have a complaint, please call or write to Customer Service at the telephone number or address listed on your Explanation of Benefits (EOB) form and/or identification card. To expedite the processing of an inquiry, you should have the following information available:

- Name of patient
- Identification number
- Claim number(s)
- Date(s) of service

If your complaint is regarding a claim, a Medical Mutual Customer Service representative will review the claim for correctness in processing. If the claim was processed according to terms of the Plan, the Customer Service representative will telephone you with the response. If attempts to telephone you are unsuccessful, a letter will be sent explaining how the claim was processed. If an adjustment to the claim is required, you will receive a check, Explanation of Benefits or letter explaining the revised decision.

Quality of Care issues are addressed by Medical Mutual's Quality Improvement Department or committee.

If you are not satisfied with the results, you may continue to pursue the matter through the appeal process.

The 180-day deadline for filing an appeal after your claim is denied is not extended because you have filed a Complaint.

Dated at Columbus, Ohio on the 10th day of December, 2014, and operative on and after May 1, 2014.

OHIO CARPENTERS' HEALTH PLAN

By *Doug Roberts*

And *E. M. Oly*