

# **Southwest Ohio Regional Council of Carpenters Health and Welfare Fund**

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## **SUMMARY OF MATERIAL MODIFICATIONS FOR THE SUMMARY PLAN DESCRIPTION OF THE SOUTHWEST OHIO REGIONAL COUNCIL OF CARPENTERS HEALTH AND WELFARE FUND**

The Trustees have made some *changes* to the Plan that will affect various provisions of your Summary Plan Description. This "Summary of Material Modifications" explains these changes and should be kept with your Summary Plan Description.

### **RULES FOR ELIGIBILITY (Effective June 1, 2008 Contribution Month) (Active Employees)**

#### **Initial Eligibility**

You become eligible for benefits on the first day of the third month after you accumulate adequate Dollar Bank Credits in 3 or fewer consecutive months. Currently, **\$575** Dollar Bank Credits is required. This amount may change in the future based on Plan costs. If you are not available for work, your eligibility will be delayed until you return to work or are available to return to work.

#### **Continuing Your Eligibility**

After you have become eligible, Dollar Bank Credits will be used to continue that eligibility. Currently, you will remain eligible if you receive **\$575** Dollar Bank Credits for each month. The amount of Dollar Bank Credits may change in the future based on Plan costs:

Contribution Month for Work Done In	Dollar Bank Credits	Eligibility Month		Contribution Month for Work Done In	Dollar Bank Credits	Eligibility Month
January	<b>\$575</b>	April		July	<b>\$575</b>	October
February	<b>\$575</b>	May		August	<b>\$575</b>	November
March	<b>\$575</b>	June		September	<b>\$575</b>	December
April	<b>\$575</b>	July		October	<b>\$575</b>	January
May	<b>\$575</b>	August		November	<b>\$575</b>	February
June	<b>\$575</b>	September		December	<b>\$575</b>	March

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Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, please contact the Fund Office.

**BOARD OF TRUSTEES  
SOUTHWEST OHIO REGIONAL COUNCIL OF  
CARPENTERS HEALTH AND WELFARE FUND**

May 28, 2008