

Mahoning & Trumbull County Building Trades Insurance Fund

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TO: PARTICIPANTS AND ELIGIBLE DEPENDENTS

RE: PERSONAL CARE ACCOUNT

DATE: November 28, 2011

A. INTRODUCTION

Enclosed you will find a statement reflecting contributions to a Personal Care Account (PCA). This account was established based upon your work under the jurisdiction of Bricklayers Local No. 8's collective bargaining agreement which requires contributions be made to an individual PCA. The PCA shall be an individual sub-account of the Plan for each Participant for whom such contributions are made. These contributions shall not create or constitute a vested benefit.

When you or your Eligible Dependent has unreimbursed covered medical expenses and an existing balance in your individual PCA, you may submit, on a form provided by the Fund office, proof of such expenses for reimbursement from their individual PCA. Copies of these forms have been included for your use. Reimbursement checks shall only be issued to Participants on a quarterly basis.

Medical expenses will be reimbursed only to the extent that reimbursement for such medical expenses is not available to the Participant under the Mahoning & Trumbull County Building Trades Insurance Fund (hereinafter referred to as "Plan"), or any other health insurance policy or plan the Participant or dependent has coverage with.

B. COVERED EXPENSES

Reimbursement, to the extent the Participant has funds in his/her individual PCA, shall be made for expenses incurred by a Participant or his/her Eligible Dependent. Listed below are the more common covered expenses. A complete listing of all eligible expenses can be obtained by reviewing Code Section 213 of the Internal Revenue Code at <http://www.trustadmin.com/pages/healthcarelist2.htm>.

- Deductibles, co-payments and expenses in excess of benefit maximums applied to covered medical expenses under the Plan or other qualified plan for which you or your Dependent spouse receive medical benefits;

- Self-payments to maintain eligibility under the Plan or other qualified plan or arrangement or premium or other payments required to maintain coverage under any medical or dental insurance plan of your Spouse;
- Unreimbursed (for purposes of the PCA, unreimbursed means not already paid for by this Plan, another Plan or other source) prescription medicines (prescribed by a doctor) and insulin, including co-pays;
- Over the counter medicine bought with a prescription;
- Unreimbursed dental or vision expenses;
- Any other medical expenses identified in Internal Revenue Code Section 213, or regulations promulgated thereunder.

C. ITEMS NOT COVERED

The following is a partial list of items which shall not be subject to reimbursement. A complete listing can be obtained by reviewing Internal Revenue Code Section 213 at <http://www.trustadmin.com/pages/healthcarelist2.htm>.

- Expenses for which the Participant or Eligible Dependent claimed or will claim a medical expense deduction on the Participant's tax returns;
- Expenses incurred before the Participant became initially eligible for medical benefits under the Plan, unless permitted by Code Section 213;
- Except as otherwise provided herein, expenses incurred after termination of employment and eligibility, unless permitted by Code Section 213;
- Medical expenses for which reimbursement is available under another plan or program.

D. TIME PERIOD FOR FILING CLAIM

Claims for Medical Expense Reimbursements shall be filed no later than one (1) year following the date on which the services were rendered.

E. DISPOSITION OF INDIVIDUAL PCA IF NO LONGER EMPLOYED

Any Individual who engages in covered employment (bargaining unit work) for a noncontributing employer shall have his/her account cancelled and the account balance will revert to the Plan's Trust.

F. DISPOSITION OF INDIVIDUAL PCA IN THE EVENT OF DEATH OF THE PARTICIPANT

In the event of your death, your individual PCA balance shall be placed in an individual PCA for your Spouse, or if unmarried or widowed, for your Eligible Dependent(s) as allowed by applicable provisions of the Internal Revenue Code or regulations promulgated thereunder.

G. OTHER GENERAL PROVISIONS

This individual PCA may only be used for reimbursement purposes and shall not be paid directly to your surviving Spouse or your other Eligible Dependent(s) other than for reimbursement for eligible expenses.

If you have any questions, please feel free to contact the Plan's Administrative Manager at 1-800-435-2388.