

**SUMMARY OF MATERIAL MODIFICATIONS  
FOR THE SUMMARY PLAN DESCRIPTION OF THE  
MAHONING & TRUMBULL COUNTY BUILDING TRADES  
INSURANCE FUND**

The Trustees have made a *change* to the Plan that will affect the prescription drug benefit program. This “Summary of Material Modifications” explains these changes and should be kept with your Summary Plan Description.

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**PRESCRIPTION DRUG BENEFIT**

Effective February 1, 2005, the 60-day retail limit has been decreased to a 30-day retail limit for prescription drug benefits.

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All participants who use maintenance medication are encouraged to use the mail order program. The savings will benefit both you and the Fund. The co-payment structure remains the same.

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  
MAHONING & TRUMBULL COUNTY  
BUILDING TRADES INSURANCE FUND

January 4, 2005