

**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 self-contribution provision of your Summary Plan Description. This "Summary of Material Modifications" explains these changes and should be kept with your Summary Plan Description. This change became effective August 1, 2004.

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**Self Contributions**

If you have accumulated less than the minimum required number of hours for continuation of eligibility, were unemployed, **or working under a state residential agreement for an employer not signatory to the Eastern Ohio, Western Pennsylvania Builders Association collective bargaining agreement**, and are not eligible for retired benefits, you may make a self-contribution at the current contribution rate for the number of hours needed to meet the minimum eligibility requirements for the next succeeding benefit period. Self-contributions shall be limited to three (3) consecutive benefit periods for which no hours are reported. After exhausting your self-pay rights, you may be eligible for COBRA benefits.

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**WOMEN'S HEALTH AND CANCER RIGHTS ACT**

As a reminder, the plan has been amended as a result of the Women's Health and Cancer Rights Act. This federal legislation requires that, as a result of consultation with a physician, the plan cover reconstruction of the breast on which the mastectomy was performed, surgery on the other breast to produce a symmetrical appearance and prostheses and treatment of physical complications of all stages of mastectomy, including lymphedemas. This coverage is subject to the Plan's annual deductibles and co-insurance provisions and was effective January 1, 1999.

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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  
MAHONING & TRUMBULL COUNTY  
BUILDING TRADES INSURANCE FUND  
October 13, 2004