

Mahoning & Trumbull County Building Trades Insurance Fund

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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 eligibility provisions. This "Summary of Material Modifications" explains these changes and should be kept with your Summary Plan Description.

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ELIGIBILITY

Effective as of January 1, 2007, the Eligibility provisions of the Plan shall be amended to provide as follows:

The Plan shall accept contributions for work performed in covered employment on behalf of a retiree who has maintained continuous eligibility in the Plan. Such contributions received will be subject to the same hour bank limitations imposed in the Plan on active participants.

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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**

April 18, 2007