

**SUMMARY OF MATERIAL MODIFICATION TO**  
**SOUTHERN OHIO PAINTERS**  
**HEALTH AND WELFARE FUND**

This Notice is being provided to you to explain certain important changes being made to the Southern Ohio Painters Health and Welfare Fund ("Fund"). Please keep this Notice with your Summary Plan Description to be certain you understand the benefits available under your Plan.

**I. IMPLEMENTATION OF CIGNA'S 90-DAY TIME LIMIT TO SUBMIT IN-NETWORK MEDICAL CLAIMS**

CIGNA, the Plan's Claim Administrator, has implemented a change to the amount of time allowed for submission of an in-network claim. Effective August 1, 2011, if an in-network CIGNA doctor or facility does not submit a claim within 90 days of the date of service, CIGNA will not reimburse the in-network doctor or facility. The in-network doctor or facility **cannot balance bill you for a claim** that is denied by CIGNA for late filing. If you receive a bill in such a case, please contact CIGNA Customer Service.

**II. IMPLEMENTATION OF CIGNA'S 180-DAY TIME LIMIT TO SUBMIT OUT-OF-NETWORK MEDICAL CLAIMS**

CIGNA has also implemented a change to the amount of time allowed to submit an out-of-network claim. Effective January 1, 2012, if you receive service or treatment from an out-of-network doctor or facility, the claim must be submitted by either you or the doctor/facility within **180 days** from the date of service. If the claim is not submitted within the 180-day time limit, **you will be responsible for the charge** from the out-of-network doctor or facility. **This means you need to make certain you are using network providers or that your out-of-network provider submits claims on a timely basis.**

**III. CONCLUSION**

Any questions about this Notice can be directed to the Plan Administrator or the Board of Trustees.

**Sincerely,**  
**Board of Trustees**