

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.

Pre-Existing Condition Exclusions Eliminated for All Participants

Effective January 1, 2014, all pre-existing condition exclusions will be eliminated, regardless of the Participant's age.

Child Can be Considered a "Dependent" Even if Married

Dependent child status is available if a Participant's child meets the Plan's definition of child and is under age 26. A dependent child may be married and still considered a Dependent under this Plan.

No Annual Dollar Limit on Chiropractic Benefits—Limited to 12 Visits Per Year

Effective January 1, 2014, the \$300 annual dollar limit on chiropractic benefits is removed and a 12 visit per year limitation is implemented.

Clarification on Mammograms

There is no annual dollar limit on mammograms.

Clarification—No TMJ Benefits

The Plan does not cover treatment by any method other than surgery for jaw joint problems, including but not limited to temporomandibular joint syndrome ("TMJ").

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

Sincerely,

Board of Trustees

This group health plan believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). The Affordable Care Act will become effective for this Plan on January 1, 2011. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Compensation Programs of Ohio, 33 Fitch Blvd., Austin town, Ohio 44515. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.