

*Ohio Conference of Plasterers and Cement Masons
Health and Welfare Fund*

**33 Fitch Boulevard • Austintown, Ohio 44515
Telephone (330) 270-0453 • Toll Free 1-800-435-2388**



October 15, 2009

Dear Active Participant:

The Board of Trustees are pleased to announce the Fund will continue to provide you and your eligible dependents with a dental/vision benefit. The benefit will continue to be \$750 per family for the calendar year January 1 through December 31, 2010. Any combination of eligible incurred expenses under the dental/vision benefits will be eligible for reimbursement to you. Benefits are payable in any combination at 80% up to a maximum of \$600 per family/per year. Note, these changes are not subject to your medical deductible or co-insurance responsibilities.

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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

OHIO CONFERENCE OF PLASTERS AND CEMENT
MASONS HEALTH AND WELFARE FUND

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CORRECTION NOTICE

December 1, 2009

Please be advised that the notice you received dated October 13, 2009 regarding the dental/vision benefit was sent in error by the Fund Office. As you know the dental/vision benefit is subject to annual review by the Board of Trustees. At their last meeting, the Trustees were presented with a projection of the plan which reflected a substantial decline in Plan reserves. This is directly attributable to a 20% decline in work hours combined with an increase in medical claims over the past year.

Based on the Plan's current and projected financial condition, the Trustees have decided it is in the best interest of all Plan participants to suspend the dental/vision benefits for the 2010 calendar year. The Trustees understand that such changes are difficult for the membership and want to assure you they will continue to monitor the Plan's financial condition and adjust benefits accordingly.

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