

## ★★SUMMARY OF MATERIAL MODIFICATIONS★★

August, 2008

To All Employees and Dependents:

This Summary of Material Modifications is an amendment to your Summary Plan Description (SPD) booklet effective November 1, 2005, to formalize language incorporating recent Trustee actions regarding your Plan.

### **Elimination of Lifetime Maximum Reinstatement for Plan 3**

Effective April 8, 2008, there no longer are any provisions for reinstatement of the lifetime maximum for Plan 3 Benefits. This is consistent with the provisions that have been in effect for some time for Plans 1 and 2. As a result, the following language has been removed from page 38 of your SPD booklet:

If you or your dependent has received Comprehensive Major Medical Benefits, a portion of the lifetime maximum will be reinstated automatically on the first of each calendar year. The maximum will be increased by the lesser of the amount of benefits paid or \$1,000. In no event will the maximum exceed the initial amount specified in the Schedule of Benefits.

Further, at any time you or your dependent has received Comprehensive Major Medical Benefits, the lifetime maximum may be reinstated to the full amount on the date evidence of good health is approved as being satisfactory. The required evidence must be submitted by you or your dependent at your own expense.

### **Revised General Limitation**

The Health Insurance Portability and Accountability Act (HIPAA) prohibits the Plan from denying coverage from the effects of domestic violence. As a result, General Limitation (g) on page 41 of your SPD booklet (which was previously revised in a Summary of Material Modifications in August, 2007) has been further revised effective April 8, 2008 as follows:

(g) Any loss or services to treat injuries or sicknesses incurred in, or aggravated during, performance of service in the uniformed services, ~~accidental bodily injury or sickness caused by participation in a riot or commission of a felony by the eligible person.~~

Please keep this Summary of Material Modifications with your SPD booklet for future reference. If you have any questions, feel free to contact the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES