

SUMMARY OF MATERIAL MODIFICATIONS

STONE AND MARBLE MASONS OF METROPOLITAN WASHINGTON, D.C. HEALTH & WELFARE FUND

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August 1, 2014

SUMMARY OF MATERIAL MODIFICATION #4

Dear Participant:

This Summary of Material Modifications is being provided to advise you as to certain new developments relating to the Stone and Marble Masons of Metropolitan Washington, D.C. Health and Welfare Fund (the Plan), which are applicable to the Plan and its Schedule of Benefits, effective August 1, 2014, except as otherwise noted. This Summary of Material Modifications describes changes to the terms of the Plan adopted by the Board of Trustees.

I. Benefit Improvement to the Rubble Men and Caulkers Plan

Effective August 1, 2014, for purposes of the Rubble Men and Caulkers Plan's rate distribution, the Trustees have adopted a benefit improvement by changing:

- Annual medical deductible for the individual participant from \$300 to \$100 for individual coverage and \$300/ family; then, the Plan pays 100% of the next \$10,000.
- Dental paid at 100% for the first \$250. At which point, the plan will pay 80% of the next \$1,000 with a family maximum of \$2,000.
- For vision benefits, the plan will pay \$300 every 24-months per family.

II. Definition of the term "Spouse"

Effective September 2013, a new definition of the term "spouse" was adopted by the Welfare Plan. Under the Plan, a Spouse is defined as follows:

Spouse shall mean, with respect to an individual covered by the Plan, the person to whom such individual is lawfully married in a binding marriage in accordance with the laws of a State of the United States or the District of Columbia; or, in the case of a marriage entered into outside of the United States, the person to whom such individual is lawfully married in a binding marriage in accordance with the

laws of the such foreign jurisdiction that the Trustees determine to be consistent with the public policy of the United States.

Therefore, the Welfare Plan will look to the law of the State in which the marriage was entered into, regardless of the married couple's place of domicile, in order to determine whether a participant is married, whether the participant's spouse can be eligible dependent, and for all other purposes of administration of the plan of benefits.

This is the Fourth Summary of Material Modification issued to the Summary Plan Description (Fund Booklet) effective February 2012 as recorded on the outside front cover. Please place this with your Summary Plan Description (Fund Booklet) for handy reference and safekeeping. If you need a Summary Plan Description (Fund Booklet), please contact the Fund Office at (410) 872-9500.

Board of Trustees
Stone and Marble Masons of Metropolitan
Washington, D.C. Health and Welfare Fund