

Cement Masons & Plasterers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

February 12, 2015

**TO: All Active Employees, Beneficiaries and Retirees of the
Cement Masons and Plasterers Health and Welfare Plan**
RE: Summary of Material Modification

This notice will advise you of certain material modifications that will be made to the Cement Masons and Plasterers Health & Welfare Plan. **This information is VERY IMPORTANT for you and your dependents.** Please read it carefully and keep it with your Plan Booklet.

ELIMINATION OF LIMITATIONS ON NEURODEVELOPMENTAL BENEFITS

Effective immediately, the Plan will cover medically necessary speech, occupational, physical and other medically necessary therapies to treat developmental conditions identified as mental disorders in the current International Classification of Diseases (“ICD”) and the Diagnostic and Statistical Manual of Mental Disorders (“DSM”). Covered therapies include the services of those authorized and licensed to deliver occupational, speech, physical and other therapies for treatment of mental disorders. The Plan will not impose age, visit or dollar limits on coverage for these therapies when provided to treat a covered mental disorder. The Plan will continue to impose its current limits on coverage for these therapies when provided for rehabilitative treatment.

If you have questions regarding this notice, contact the Administration Office at (800) 331-6158, option 0, or visit the Trust website at www.cementmasonstrust.com for additional benefit information.

Sincerely,
Board of Trustees
Cement Masons and Plasterers Health and Welfare Plan

Please read this notice carefully and keep it with your benefit booklet or insurance records for future reference.