

OHIO CARPENTERS' HEALTH PLAN

*Covering the Cleveland and Vicinity Carpenters' Hospitalization Plan and the
Ohio Carpenters Health and Welfare Plan*



PLAN INFORMATION 2008

EFFECTIVE MAY 1, 2008

Ohio Carpenters' Health Plan Description of Merger

The Ohio Carpenters Health and Welfare Plan and the Cleveland and Vicinity Carpenters' Hospitalization Plan existed for many years as two distinct health care programs, each administered by a separate Board of Trustees. On May 1, 2008, the two plans were merged and became part of a common trust fund, the Ohio Carpenters' Health Fund, and now will be known, collectively, as the Ohio Carpenters' Health Plan (the "Plan"). The Plan will be administered by a common, expanded Board of Trustees. All Plan documents are available for inspection, and copies may be obtained upon written request for a duplication charge by contacting your Administrator.

For benefit administration purposes, the two plans will continue to operate under their respective names and be administered out of the Cleveland and Niles, Ohio offices. The actual benefits provided under each plan will not change as a result of the merger. For information regarding the benefits to which you are entitled, please consult the booklet you received from your prior plan, i.e., the Ohio Carpenters Health and Welfare Plan or the Cleveland and Vicinity Carpenters' Hospitalization Plan.

This material, along with the plan booklets and any insurance certificates, constitute the plan document and summary plan description for the Ohio Carpenters' Health Plan. Please keep this material with your existing plan booklet.

Ohio Carpenters' Health Plan Offices

The Ohio Carpenters' Health Plan will continue to utilize the administrative offices of the Cleveland and Vicinity Carpenters' Hospitalization Plan and the Ohio Carpenters Health and Welfare Plan. You should direct any inquiries to the plan office that previously handled your benefits. The address and contact information for each office is listed below.

CLEVELAND AND VICINITY CARPENTERS' HOSPITALIZATION PLAN OFFICE

3611 Chester Avenue
Cleveland, Ohio 44114
Telephone: (216) 361-6190 – Toll Free: (800) 421-3959
Fax: (216) 361-0142
www.ohiocarpservoff.org

OHIO CARPENTERS HEALTH AND WELFARE PLAN OFFICE

6281 Youngstown Warren Road
Suite 240
Niles, Ohio 44446
Telephone: (330) 652-3475 – Toll Free: (800) 362-9354
Fax: (330) 652-3513
www.ohiocarpenters.com

Ohio Carpenters' Health Plan Board of Trustees

If you need assistance or information regarding any aspect of the Plan, please contact the applicable Administrator's office: For the Cleveland and Vicinity Carpenters' Hospitalization Plan, Wayne Waldron, 3611 Chester Avenue, Cleveland, Ohio 44114, Telephone: (216) 361-6190, Toll Free: (800) 421-3959. For the Ohio Carpenters Health and Welfare Plan, Joseph Ivan, 6281 Youngstown-Warren Road, Suite 240, Niles, Ohio 44446, Telephone: (330) 652-3475, Toll Free: (800) 362-9354.

The Board of Trustees of the Ohio Carpenters' Health Plan includes all of the members of the Boards of Trustees of the merged plans. The Board is comprised of an equal number of Union Representatives and Employer Representatives. All Board members serve without compensation.

BOARD OF TRUSTEES

EMPLOYER TRUSTEES

William Brennan
Aaron Hall
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Scott Marous
James Melaragno
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Donald Crane
Steven Kasarnich
Diego Moreno
Robert Perko
Robert Peto
Ronald Rothenbuhler
Doug Reffitt
Luke Wiskes
(Vacancy)

ADMINISTRATORS

Wayne Waldron, for the Cleveland and Vicinity Carpenters' Hospitalization Plan
and Joseph Ivan, for the Ohio Carpenters Health and Welfare Plan.

Ohio Carpenters' Health Plan Facts About Your Plan

NAME OF PLAN: Ohio Carpenters' Health Plan

TYPE OF PLAN: Employee Welfare Benefit Plan

PLAN NUMBER: 501

PLAN SPONSOR AND PLAN ADMINISTRATOR:

Board of Trustees, Ohio Carpenters' Health Plan
3611 Chester Avenue
Cleveland, Ohio 44114
Telephone: (216) 361-6190
Toll Free: (800) 421-3959

AGENT FOR SERVICE OF LEGAL PROCESS:

Wayne Waldron or Joseph Ivan, Administrators, or the Board of Trustees, Ohio Carpenters' Health Plan

EIN: 45-0593187

ADMINISTRATORS:

For the Cleveland and Vicinity Carpenters' Hospitalization Plan,
Wayne Waldron
3611 Chester Avenue
Cleveland, Ohio 44114
Telephone: (216) 361-6190
Toll Free: (800) 421-3959

For the Ohio Carpenters Health and Welfare Plan,
Joseph Ivan
6281 Youngstown-Warren Road, Suite 240
Niles, Ohio 44446
Telephone: (330) 652-3475
Toll Free: (800) 362-9354

PLAN YEAR: The fiscal records of the Plan are kept on a Plan year basis beginning May 1 and ending April 30. The effective date of the Plan was May 1, 2008.

COLLECTIVE BARGAINING AGREEMENTS: The Plan is maintained pursuant to various collective bargaining agreements with participating unions and contractor associations. Copies of the collective bargaining agreements may be obtained upon written request to the Plan Administrator, who may make a reasonable charge for the copies, and are available for examination by participants and beneficiaries at the Plan offices.

Ohio Carpenters' Health Plan Frequently Asked Questions

Q: What was the effective date of the merger of the Cleveland and Vicinity Carpenters' Hospitalization Plan and the Ohio Carpenters Health and Welfare Plan?

A: The merger was effective as of May 1, 2008.

Q: What was the reason for the merger?

A: The plans decided to merge to achieve significant savings in regard to the plans' administrative costs. Also, just as important, the new Ohio Carpenters' Health Plan will cover over 10,000 participants, giving it significant buying power for health care and related benefits and services that each of the separate plans did not have as a result of their respective smaller covered populations.

Q: How have my benefits changed as a result of the merger?

A: Your benefits are exactly the same under the new Plan. In fact, you still can refer to the plan booklet that you received from your prior plan for a thorough explanation of your benefits.

Q: Will my co-payments change under the new Plan? Will I still be able to visit the same doctors?

A: The medical coverage that you had prior to the merger will remain exactly the same. As such, your payments will not change, nor will the doctors in your network.

Q: Will my eligibility requirements change as a result of the merger?

A: Your eligibility requirements will not change under the new Plan. Please refer to the booklet you received from your prior plan for your credit hour requirements.

Q: What should I do with the other documentation I already have regarding my benefits?

A: You should keep all information regarding your benefits under the prior plan as that information is still relevant. The information contained in this document is only meant to supplement the information in previously received documents.

Q: To whom should I send inquiries regarding this merger or my benefits in general?

A: You should send any inquiries to the Administrator under your prior plan. For the Cleveland and Vicinity Carpenters' Hospitalization Plan, Wayne Waldron, 3611 Chester Avenue, Cleveland, Ohio 44114, Telephone: (216) 361-6190, Toll Free: (800) 421-3959. For the Ohio Carpenters Health and Welfare Plan, Joseph Ivan, 6281 Youngstown-Warren Road, Suite 240, Niles, Ohio 44446, Telephone: (330) 652-3475, Toll Free: (800) 362-9354.

