

**SUMMARY OF MATERIAL MODIFICATION
TO THE PLAN OF BENEFITS
OF
ROOFERS LOCAL NO. 74/NO. 203 WELFARE TRUST FUND
(June 1, 2016)**

A. General. This is a summary of material modification regarding the Plan of Benefits, Roofers Local No. 74/No. 203 Welfare Trust Fund (the "Plan"). This summary of material modification supplements the Summary Plan Description (the "SPD") previously provided to you. You should retain this document with your copy of the SPD.

B. Sponsor Information. The legal name, address and federal employer identification number of the Sponsor are:

Board of Trustees
Roofers Local No. 74/No. 203 Welfare Trust Fund
2800 Clinton Street
West Seneca, New York 14224
(716) 828-0488

EIN: 16-0836163

C. Summary Description of Modifications. Effective June 1, 2016, the Plan will cover well child visits in accordance with the following revised guidelines of the American Academy of Pediatrics:

The American Academy of Pediatrics schedule for well child visits is:

- at birth
- 3-5 days
- 1 month
- 2 months
- 4 months
- 6 months
- 9 months
- 12 months
- 15 months
- 18 months
- 2 years
- 2½ years
- 3 years and yearly thereafter to age 26

Well child visits are covered under major medical, subject to the applicable deductible and paid at 80% up to your out of pocket maximum.

Please contact Bernie Magney, Fund Administrator, if you have any questions.