Summary of Material Modifications

The following is a summary of material modifications (SMM) that describes changes to the LMHF Healthcare Plan. This change is effective January 1, 2015.

The Contract Administrator for the Medicare HMO and PPO has changed and is now Independent Health Association.

**Contract Administrator:** Independent Health Association, Inc.
**Responsible for plan administration**
**And payment of hospital and medical claims**

511 Farber Lakes Drive
Buffalo, NY 14221

Hospital and medical benefits are provided pursuant to an Insurance Contract between the Plan Sponsor and IHA. For further information about your benefits, refer to the Certificate of Coverage or Insurance Contract for each separate benefit and your Summary Plan Description or contact the Executive Director.

Labor-Management Healthcare Fund
Vicki Martino, Executive Director