

MICHIGAN STATE PAINTERS INSURANCE FUND

July, 2011

SUMMARY OF MATERIAL MODIFICATIONS

**To: All Eligible Participants and Beneficiaries of the
Michigan State Painters Insurance Fund**

Dear Participant:

As you may know, the eligibility provisions of the Plan stipulate that if the participant does not maintain continuous eligibility, he or she must re-establish eligibility based upon the initial eligibility provisions. The initial eligibility provisions require four hundred fifty (450) hours within a six (6) month period. The participant is then eligible for benefits on the first day of the second (2nd) month following completion of the four hundred fifty (450) hour requirement.

The Trustees have elected to modify the reinstatement of eligibility provisions effective with the work month of June 2011. The reinstatement of eligibility provisions now stipulate that if the participant has been eligible for benefits by either employer contributions, hour bank or self-payments, **within the past twelve (12) months**, his or her coverage will be reinstated the first day of the second month following the month in which a total of two hundred sixty (260) hours of contributions are received within a two (2) month period.

For example:

The participant's eligibility for benefits terminated on October 1, 2010.

June, 2011 - 140 hours remitted

July, 2011 - 120 hours remitted

Total 260 hours remitted. The Participant is eligible for benefits effective September 1, 2011.

Please keep this information with your Summary Plan Description for future reference.

As always, if you have any questions, please feel free to contact the Fund Office at (800) 482-0948.

Sincerely,

The Board of Trustees
Michigan State Painters Insurance Fund