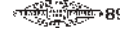




**CEMENT MASONS & PLASTERERS
LOCAL UNION #518 FRINGE BENEFIT FUNDS**

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

6405 Metcalf, Suite 200 • Overland Park, Kansas 66202
(913) 236-5490 • Fax: (913) 236-5499



March 2010

**TO: ALL ACTIVE PARTICIPANTS OF THE CEMENT MASONS AND PLASTERERS
LOCAL 518 HEALTH CARE FUND**

RE: VISION CARE BENEFIT CHANGE

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 43-6039075

Plan Number: 501

The purpose of this Summary of Material Modifications is to inform you of changes made to the Health Care Plan benefits. The effective date of this change is April 1, 2010.

VISION CARE BENEFITS

Section 4.16, Vision Care Benefits, has been amended effective April 1, 2010 as follows:

- In-Network exam co-payment increased from \$10 to \$15, and
- In-Network materials co-payment (lenses and/or a frame or medically necessary contact lenses) increased from \$10 to \$15.

Just as a reminder, Vision Care Benefits are provided through Vision Service Plan (VSP) as a preferred vision provider. Services received outside of the VSP Network are provided but at lower benefit levels.

Also, you do not have a separate VSP identification card to present to your eye doctor. All you need to provide is your social security number in order for your doctor to verify your eligibility for benefits.

To find a VSP doctor call 1-800-877-7195 or visit the website at www.vsp.com. You can also review your benefit options under the plan on the website.

Keep this notice with your benefit booklet. If you have any questions regarding these changes, you may contact the Fund Office at (913) 236-5490 or (800) 542-4482.

Sincerely,

BOARD OF TRUSTEES