

BAC LOCAL 15 WELFARE AND PENSION FUND

OBA Midwest, Ltd.

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

BAC LOCAL UNION 15 WELFARE FUND

NOTICE OF PLAN CHANGES

NEW RULES FOR TERMINATION OF ELIGIBILITY

The Plan is being amended effective March 1, 2004, to change the conditions under which eligibility for benefits can be terminated.

Eligibility will terminate on:

1. the first day the Employee works for an Employer whose contractual obligation to contribute to the Fund has terminated (termination does not occur if the Employer is negotiating for a new contract and making contributions to the Fund); or
2. the first day the Employee works in employment in the jurisdiction of the Fund for an employer that does not have a contractual obligation to contribute to the Fund.

A review of the hours contributed on behalf of an Employee shall be made prior to April 1, August 1 and December 1 of each year. Eligibility will terminate on one of these dates if:

1. the Employee fails to satisfy the requirements set forth under the Work Requirement for Continued Eligibility (Hours Test), or
2. the Employee fails to elect Continuation Coverage under COBRA, or
3. the Employee dies.

If you have any questions as to how these changes might affect you, please contact the Fund Office at (913) 236-5490.

Board of Trustees

December 2003