

FIVE RIVERS CARPENTERS DISTRICT COUNCIL HEALTH & WEFLARE FUND  
C/O EASTERN IOWA FRINGE BENEFIT FUNDS, INC  
1831 16TH AVENUE SW  
CEDAR RAPIDS IA 52404  
319-366-3623  
1-800-847-0113  
FAX: 319-362-7272

#### **SUMMARY OF MATERIAL MODIFICATION**

The Five Rivers Carpenters District Council Health and Welfare Plan is hereby amended as follows:

From Page 13 of the Fund's Summary Plan Description, under the Section **ELIGIBLE CLASSES OF DEPENDENTS**, the third paragraph under number 1, strike the third sentence and in lieu thereof insert the following:

**the term "Spouse" shall mean the person recognized as the Participant's Spouse by virtue of a certificate issued by a governmental body to the Participant acknowledging the Participant is married to the Spouse.**