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SUMMARY OF MATERIAL MODIFICATION

This insert is a Summary of Material Modification (change) to your Summary Plan Description (SPD) for the National IAM Benefit Trust Fund (Plan). Please keep this with your SPD.

The definition of Allied Health Professional is amended to read as follows effective October 1, 2014:

"Allied Health Professional" means a health care provider who is licensed and practicing within the scope of his or her professional license in accordance with applicable State laws.

In addition, the Plan will not discriminate against an Allied Health Professional or other Physician as required by the Patient Protection Affordable Care Act.

If you have any questions about this Plan change or about any other benefits under your Plan, please feel free to contact the Fund Office at 1-800-457-3481.