

ASBESTOS WORKERS LOCAL 42 WELFARE FUND
4600 Powder Mill Road, Suite 100
Beltsville, MD 20705-2675
(301) 937-9300
(888) 490-8800

April 2007

SUMMARY OF MATERIAL MODIFICATIONS #1

To all participants:

Your Summary Plan Description was revised effective October 1, 2006. From time to time, the Trustees update the information contained in the Summary Plan Description. These updates are provided to you through a summary of material modifications.

The purpose of this notice is to provide you with updated information concerning the identity of the trustees on your Welfare Fund and concerning the identity of the service provider that provides diagnostic imaging services to Plan Participants and eligible dependents.

I. NEW DIAGNOSTIC IMAGING PROVIDER – EFFECTIVE IMMEDIATELY

In addition to the agreement with Raytel Network, the Fund has entered into an agreement with Delaware Open MRI to provide diagnostic imaging services for participants and eligible dependents. Diagnostic imaging services are defined as MRI's and CT Scans. Participants and eligible dependents may go to any of Delaware Open MRI's locations in order to obtain these services. A list of the locations is attached to this Summary of Material Modification.

If you use the current provider Raytel Network or the new provider Delaware Open MRI, you will NOT be responsible for any coinsurance or deductibles because the Fund has entered into an agreement with Raytel and Delaware Open MRI for a negotiated rate. If you use a facility **other than** Raytel and Delaware Open MRI through the OneNet PPO Network, the Fund will pay 90% of the reduced amount and **you will be responsible** for paying 10% of the fees along with applicable Plan deductibles or coinsurances. This is explained in your Schedule of Benefits in your Summary Plan Description. If you use a provider that is **not part** of the OneNet PPO Network, **you will be responsible** for the fees in accordance with the schedule of benefits applicable to the non-network providers.

NOTE: Effective immediately, Christiana Imaging is no longer an approved provider and any services provided by Christiana Imaging will be paid in accordance with your Schedule of Benefits.

II. RETIREE PREMIUM CHANGE – EFFECTIVE MAY 1, 2007

Age	Per Covered Person Current Premium	Decrease of	Per Covered Person Premium May 1, 2007
Adult on Medicare	\$100	\$25	\$75
Adult No Medicare	\$300	\$75	\$225
Each Dependent Child	\$100	No Change	\$100

III. CURRENT BOARD OF TRUSTEES

The following is a list of your current Board of Trustees:

UNION TRUSTEES

Mark Farmer
1188 River Road
New Castle, DE 19720

Philip Mitchener
1188 River Road
New Castle, DE 19720

EMPLOYER TRUSTEES

Anthony C. Harvatin, Vice President
Advanced Specialty Contractors
Route I-95 Industrial Park
30 MacDonald Blvd.
Aston, PA 19014

Robert Maxwell, Sr.
All Temp Insulation, Inc.
336 Memory Lane
Dover, DE 19901

We suggest that you keep this Summary of Material Modifications with your Summary Plan Description. If you should have any questions about the coverage provided under the Fund, the Summary Plan Description or these changes, please contact the Administrative Manager.

Very truly yours,

The Board of Trustees