



Benefit Plan Administrators, Inc.

Since 1954

Administrator for IAMAW District Lodge W24 Flexible Spending Account

**SUMMARY OF MATERIAL MODIFICATIONS TO THE  
INTERNATIONAL ASSOCIATION OF MACHINISTS AND AEROSPACE WORKERS  
DISTRICT LODGE W24  
FLEXIBLE SPENDING ACCOUNT PLAN  
JANUARY 1, 2011 SUMMARY PLAN DESCRIPTION**

**I. INTRODUCTION**

The Employee Retirement Income Security Act requires a Summary of Material Modifications be distributed to describe any material change made to the information in your Summary Plan Description. This Summary of Material Modifications provides information concerning a change in your January 1, 2011 Summary Plan Description for the Flexible Spending Account Plan. Please keep this Summary of Material Modifications with your International Association of Machinists and Aerospace Workers District Lodge W24 Flexible Spending Account Plan Summary Plan Description. If you cannot locate your Summary Plan Description, it may be viewed online at: [www.woodworkersflex.aibpa.com](http://www.woodworkersflex.aibpa.com) or call the Trust Office at: (503) 224-0048, ext. 1124 or toll-free at (800) 547-4457, ext. 1124 and request a copy.

**II. MODIFICATION**

The information contained on page 12 of the Summary Plan Description HEALTHCARE SPENDING ACCOUNT is modified as set forth below. The new language is in bold type.

Participation in the Health Care Spending account is voluntary. **Effective for the tax year beginning January 1, 2013, the contribution to your flexible spending arrangement made through a salary reduction is limited to a maximum of \$2,500 per year. Beginning in tax years after 2013 the limit will be subject to a cost-of-living adjustment.**

**III. QUESTIONS**

If you have any questions regarding this Summary of Material Modifications, contact the Trust Office at (503) 224-0048, ext. 1124 or toll-free at (800) 547-4457, ext. 1124.

*Small enough to know you, big enough to serve you.*