



**MONTANA ASSOCIATION OF COUNTIES  
HEALTH CARE TRUST (MACoHCT)**

Dear MACoHCT Plan Participant,

We are pleased to provide you with this updated MACoHCT Summary Plan Description booklet, which summarizes benefits of the Plan as of July 1, 2008. This document can also be found on the MACoHCT website ([www.macohct.com](http://www.macohct.com), click on “Benefit Plans”).

We recommend you familiarize yourself with these benefits before incurring medical expenses. If you have specific questions regarding coverage or benefits, refer to this Plan document or call MACoHCT Customer Service at 888-883-3233.

The information contained in this Summary Plan Description (SPD) contains references and general statements regarding the Family Medical Leave Act (FMLA), Consolidated Omnibus Budget Reconciliation Act (COBRA), Uniformed Services Employment and Reemployment Rights Act (USERRA), and Qualified Medical Child Support Orders (QMCSOs). This SPD also contains a notice about your rights regarding the use and disclosure of protected health information (HIPAA Privacy and Practices); and a notice describing benefits that are required under the Women’s Health and Cancer Rights Act of 1998. This document is not intended to be and should not be relied upon as complete legal information about those subjects. Covered Persons and Member Groups should consult their own legal counsel regarding these matters.

Harold Blattie, MACo Executive Director