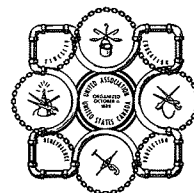


PLUMBERS AND PIPEFITTERS LOCAL 501 NORTHERN ILLINOIS BENEFIT FUNDS



1295 Butterfield Rd., Aurora, IL 60502-8879 • Ph (630) 978-4600 • Fax (630) 978-4616 • email: benefitfunds@ualocal501.org

NOTICE ABOUT A DENTAL PLAN IMPROVEMENT

June 2012

To All Eligible Northern Illinois Benefit Fund (Health and Welfare) Participants:

REMOVABLE DENTAL APPLIANCES (BITE GUARDS)

Effective July 1, 2012 the Plan will cover custom-made removable dental devices that are used to treat night grinding (bruxism) or other occlusal disorders. These devices are called bite guards or occlusal guards. The payment level will be 80% of the usual, reasonable and customary fee (or the Delta Dental negotiated fee if your dentist is in the Delta Preferred Network), subject to the annual maximum benefit limit. Necessary relining and/or rebasing of an existing bite guard will also covered.

TMJ devices and athletic mouthguards, including mouthguards fabricated by a dentist, are not covered, nor are any devices that are not custom-made for you by your dentist.

REQUIRED NOTICE

Notice Regarding Grandfathered Status - The Trustees of the Northern Illinois Benefit Fund have determined that its benefit plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement to cover preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office at 1295 Butterfield Road, Aurora, IL 60502-8879, telephone: 630-978-4600, email: benefitfunds@ualocal501.org. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor, at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

• Summary of Material Modifications • EIN: 36-2522076 PN: 501 • c178/smm/2012-2

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