
PLUMBERS AND PIPEFITTERS LOCAL 501

NORTHERN ILLINOIS BENEFIT FUNDS

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IMPORTANT NOTICE

To All Plan Participants:

August 2000

The Trustees of your Northern Illinois Benefit Fund are pleased to announce the following improvements and changes in your Plan of Benefits. Please read this notice and keep it with your Summary Plan Description (SPD) binder for future reference.

LEARNING AND BEHAVIORAL DISORDERS

Effective June 1, 2000, the maximum benefits payable by the Plan for treatment of learning and behavioral disorders will increase to the amounts shown below:

Calendar year maximum benefit payable per person.....	\$2,000
Lifetime maximum benefit payable per person	\$10,000

The maximums shown above apply to covered expenses incurred on and after June 1, 2000. Any benefits paid for charges that were incurred before June 1, 2000 will apply to the new maximums. All other provisions governing the treatment of learning and behavioral disorders will remain the same.

For the purpose of benefit payments, the term "learning or behavioral disorders" includes learning disabilities, autism, hyperkinetic syndromes, and developmental, conduct or behavioral disorders (see page 23 in your SPD).

INFERTILITY

As stated on page 16 of your SPD, the Plan will cover one treatment per person during that person's lifetime for each of the following: in vitro fertilization (IVF), gamete intrafallopian transfer (GIFT) and zygote intrafallopian transfer (ZIFT). The Plan will now cover any combination of these procedures up to a total of 3 procedures during a person's lifetime. *For example*, the Plan will cover 2 GIFTs and 1 ZIFT or 1 IVF and 2 ZIFTs during the person's lifetime. This new maximum will apply to procedures that began on or after June 1, 2000. Any procedures begun or completed before June 1, 2000 will be applied to the new 3-procedure maximum.

CHIROPRACTIC MAXIMUM BENEFIT

MRIs and laboratory tests are generally ordered by an M.D. (Doctor of Medicine) or a D.O. (Doctor of Osteopathy) and are covered under the Comprehensive Benefit. Effective June 1, 2000, expenses incurred for MRIs or laboratory tests ordered by a D.C. (Doctor of Chiropractic) will be considered covered chiropractic expenses, subject to the \$750 chiropractic calendar year maximum benefit, and subject to all limitations applicable to chiropractic treatment (see page 55 in your SPD).

ENTERAL AND PARENTERAL NUTRITION

Beginning with claims incurred on and after April 18, 2000, the Plan will cover services and supplies required in connection with the administration of enteral or parenteral nutrition, provided such nutrition is:

1. Prescribed by a physician;
2. Medically necessary to replace oral feeding in patients who are unable to take oral nutrition as the result of sickness or injury; and

(continued on the next page)

3. The primary source of the patient's nutrition.

Benefits payable for these services and supplies are subject to all Comprehensive Benefit deductibles, co-payment percentages and maximums.

RETIREE COVERAGE FOR CLASS B NON-BARGAINING UNIT EMPLOYEES

Beginning with retirements on and after June 1, 2000, a retired Class B non-bargaining unit employee may be eligible for Retiree Benefits (see page 37 in your SPD for the definition of a Class B employee).

- ▶ **If a retired Class B employee is eligible to receive a pension from the Northern Illinois Pension Plan, the eligibility requirements for Retiree Benefits will be the same as the Early and Normal Retiree eligibility requirements for retired Class A employees (see pages 42–45 in your SPD).**

Note: A retired employee age 62 or older who has been covered under the Plan continuously for the 10-year period immediately before his retirement will not be required to make self-payments for Retiree Benefits.

- ▶ **If a retired Class B employee is not eligible for a pension from the Northern Illinois Pension Plan, he will be eligible for Retiree Benefits only if he meets **all** of the following requirements:**

1. He is age 65 or older, and
2. He is receiving a Social Security pension due to his age, and
3. He is completely retired from covered employment.

See pages 42–45 in your current SPD for benefits and self-payment information.

Note: A retired employee age 65 or over who has been covered under the Plan continuously for the 10-year period immediately before his retirement will not be required to make self-payments for Retiree Benefits. Contributions made for a Class B non-bargaining unit employee under the terms of a Participation Agreement will count towards this 10-year requirement.

CONTINUED COVERAGE FOR WIDOWS OF RETIREES

A deceased retiree's surviving spouse may continue to make self-payments through May 31, 2001 to continue her coverage. This provision, which is explained on page 44 of your SPD, will also apply to the surviving spouses of employees who were receiving a disability pension from the Northern Illinois Pension Fund at the time of their death.

A surviving spouse who wants to make self-payments for continued coverage for Retiree Benefits as outlined above must first decline COBRA coverage and waive her right to elect COBRA coverage at any time in the future.

The Trustees may extend this self-payment provision for surviving spouses at their sole discretion.

TRUSTEE INTERPRETATION, AUTHORITY AND RIGHT

The following provision is added to the Plan, effective for claims incurred on or after November 1, 1997:

Benefits under this Plan will be paid only when the Board of Trustees, or persons delegated by them to make such decisions, decide, in their sole discretion, that the participant or beneficiary is entitled to benefits under the terms of the Plan.

If you have any questions about any of these changes, please contact the Fund Office.

Summary of Material Modifications

EIN: 36-2522076 PN: 501

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