



PLUMBERS AND PIPEFITTERS LOCAL 501 NORTHERN ILLINOIS BENEFIT FUNDS

1295 Butterfield Rd., Aurora, IL 60504-8879 • Ph (630) 978-4600 • Fax (630) 978-4616 • email: benefitfunds@ualocal501.org

NOTICE ABOUT TRANSPLANT BENEFITS

To All Plan Participants in the Northern Illinois Benefit Fund:

As shown on the Schedule of Benefits in your Benefit Fund Summary Plan Description (page 16), the amounts the Plan will pay for covered transplant procedures are limited to certain maximum benefit amounts. There is a maximum benefit for the 12-month period that begins on the date the person is diagnosed as a transplant candidate. A separate maximum applies to all follow-up care received in the next 12-month period. No benefits are payable after the follow-up period expires.

Effective with claims incurred on and after January 17, 2001, the second set of maximums (for follow-up care) will not be subject to the 12-month time limit. In other words, a transplant recipient may receive benefits for medically necessary follow-up treatment for an unlimited period of time after his surgery—as long as he remains eligible and has not reached the applicable maximum benefit.

The amounts of the maximum benefits payable for covered transplant procedures have not changed.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 36-2522076 PN: 501

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