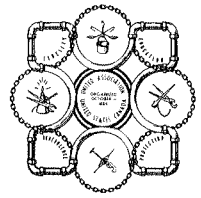


PLUMBERS AND PIPEFITTERS LOCAL 501

NORTHERN ILLINOIS BENEFIT FUNDS



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NORTHERN ILLINOIS BENEFIT FUND SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATION

I INTRODUCTION

The Trustees of the Northern Illinois Benefit Fund ("the "Plan") have amended the Plan by making certain changes in the Plan. Amendment Number 34 establishes a new definition of dependent which conforms to Internal Revenue Code provisions regarding deductibility of contributions made on behalf of participants and benefits paid for a Participant's dependent. It also establishes a special continuation of coverage program for full time students who would lose coverage as a result of this amendment.

This is a summary of the changes and the involved Plan provisions. It is presented to you as an addition to the Summary Plan Description. If you have any questions about it, contact the Plan's Administrator. A copy of the Plan is available for your inspection. If there is any discrepancy between the Plan and this Summary of Material Modification, the provisions of the Plan, as amended, will control.

II GENERAL INFORMATION

There is certain information you may need to know about changes in the Plan, disclosures concerning the Plan, and with respect to the Plan Administrator. This information is presented below.

1. The changes which are described in this Summary of Material Modifications are effective on September 1, 2007.
2. The name, address and telephone number of the Plan Administrator are:

Board of Trustees
Northern Illinois Benefit Fund
1295 Butterfield Road
Aurora, IL 60502-8879
(630) 978-4600

3. The Plan Administrator keeps the records for the Plan and is responsible for its administration. The Administrator will answer any questions you may have about the Plan.

(Over)

III
SUMMARY OF CHANGES AND DISCLOSURES

Change in Definition of Dependent-Effective for coverage on and after September 1, 2007 the Plan will cover unmarried children who are full-time students age 19 or older ONLY when the child:

1. Is age 19 but less than age 24 at the end of the current calendar year; and
2. Is a registered, full-time student in an accredited secondary school, college or university, or at a vocational, technical, vocational/technical, or trade school or institute; and
3. Is dependent upon you (the participant) for the major portion of his support and maintenance; and
4. otherwise meets the Plan's definition of dependent.

A child who meets all the requirements above except that he will be age 24 or age 25 at the end of the current calendar year can make self-payments for continued coverage under the new Self-Pay Program for Older Students (described below), OR the child can elect and make self-payments for COBRA coverage.

If the child elects COBRA coverage, he is waiving his right to make student self-pays. Likewise, a child who makes student self-pays is waiving his right to COBRA coverage.

Self-Pay Program for Older Students - An unmarried child who loses eligible dependent status because of exceeding the age limit (24 at the end of the calendar year) may continue his coverage under the Self-Pay Program for Older Students provided he meets the applicable requirements specified below:

1. He must satisfy all of the requirements for being an eligible dependent other than the maximum age requirement; and
2. At the beginning of any month for which coverage is provided, he must not be older than age 25.

The amount of the monthly self-payment is currently \$50. This amount is determined by the Trustees and may be changed at any time.

The benefits provided under this program are the same benefits provided to eligible dependents under age 24 at the end of the calendar year.

Coverage will terminate: 1) at the end of the month during which the child reaches age 25 or otherwise fails to satisfy the requirements for continued eligibility, or 2) at the end of the month for which the last correct and timely self-payment was made.