

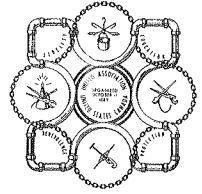
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# PLUMBERS AND PIPEFITTERS LOCAL 501 NORTHERN ILLINOIS BENEFIT FUNDS

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## Health and Welfare Plan Improvements

June 2007

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

This notice describes several Plan improvements and a clarification concerning durable medical equipment when the patient has Medicare. Please read this notice and keep it with your Summary Plan Description booklet (SPD) for future reference.

### PLAN IMPROVEMENTS

- Lifetime Maximum Increased - The lifetime maximum benefit under the Comprehensive Medical Benefit (your major medical plan) has been increased from \$1,000,000 to **\$2,000,000** for charges incurred on and after June 1, 2007.
- Increased Benefits for Learning and Behavior Disorders - The maximum benefits payable for learning and behavior disorders have been increased as follows:

	<u>Prior Maximum</u>	<u>Maximum Eff. 6/1/07</u>
Maximum per calendar year	\$2,000	<b>\$3,000</b>
Lifetime maximum	\$10,000	<b>\$15,000</b>

The additional benefits do NOT apply to charges incurred prior to June 1, 2007.

- Self-Pay Period for Disabled Active Employees on Workers' Compensation Disabilities - The number of quarters an employee can make regular (non-COBRA) self-payments when he is totally disabled and involved in an active workers' compensation case has been increased from 8 to 16 quarters, starting with the June-July-August 2007 work quarter.
- Dependents Returning From the Military - The Plan allows coverage to be reinstated if a dependent child returns to full-time student status within 30 days after his or her release from U.S. military duty. Effective January 1, 2007 the time period during which the dependent must return to school has been extended until the following school year (September).
- Complications of a Surrogate Pregnancy - The Plan's exclusion for surrogate pregnancies will not apply to complications of pregnancy if the surrogate is an eligible employee or dependent under the Plan.

### DURABLE MEDICAL EQUIPMENT FOR MEDICARE-ELIGIBLE PATIENTS

You do NOT have to contact Med-Care Management prior to obtaining durable medical equipment if Medicare is your primary healthcare plan. Medicare patients should follow Medicare's rules and use Medicare-approved medical equipment providers.

• Summary of Material Modifications • EIN: 36-2522076 PN: 501 • June 2007 • No. 2007-2

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