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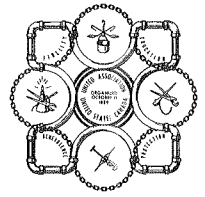
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# PLUMBERS AND PIPEFITTERS LOCAL 501

## NORTHERN ILLINOIS BENEFIT FUNDS

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

### 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 Section 6.04 of the Plan. Amendment Number 31 modifies rules concerning eligibility for the Retiree Plan and for permitting a limited “cure” for missed Regular Self-Payments for employees and missed Retiree Self-Payments for Early Retirees.

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 August 1, 2005, in the case of the change in eligibility rules for the Retiree Plan and February 1, 2007 in the case of the “cure” for missed Regular Self-Payments and Retiree Self-Payments.
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.

### III SUMMARY OF CHANGES AND DISCLOSURES

1. The parts of Section 6.04 of the Plan regarding eligibility for the Retiree Plan are altered to provide that the period of required coverage as an active employee immediately prior to the employee's retirement date is five out of the ten years preceding the date of retirement. This change is effective August 1, 2005.
2. Section 6.05 of the Plan is also amended to permit an employee or early retiree who has lost coverage under the Plan as a result of the failure to make required regular or retiree self-payments to "cure" this failure by making any required regular or retiree self-payments during the period which is the longer of the end of the Calendar Year in which a notice of termination of coverage was sent from the Fund Office to the Participant or ninety days from the date in which a notice of termination of coverage was sent from the Fund Office to the Participant. This change is effective February 1, 2007.