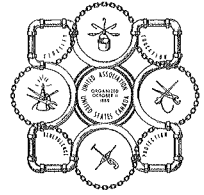


PLUMBERS AND PIPEFITTERS LOCAL 501

NORTHERN ILLINOIS BENEFIT FUNDS



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NOTICE TO ALL ACTIVE PARTICIPANTS

April 2008

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

Temporary Reduction in Active Self-Pay Amount

The Board of Trustees has approved a temporary reduction in the amount an active but out-of-work employee (member) must pay to maintain eligibility under the Benefit Fund. The normal \$1,200 per quarter self-pay rate will be reduced to **\$300 per quarter for active participants who are available for work and on Local 501's out-of-work list.**

This special rate will apply for one year (12 months) beginning with the April 1, 2008 benefit quarter (for December-January-February hours).

New COBRA Self-Pay Rates

Each year the Board of Trustees reviews the costs associated with providing benefits to individuals who elect COBRA coverage. COBRA coverage allows qualifying individuals to make self-payments to continue their coverage when it would otherwise terminate.

The Benefit Fund's monthly COBRA rates will increase as shown effective June 1, 2008:

	Old Rate:	Eff. 6/1/08:
Former member or spouse:		
Single coverage	\$990	\$1,110
Family coverage	\$990	\$1,110
Former dependent child:		
Single coverage	\$285	\$319
Family coverage	\$990	\$1,110

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• Summary of Material Modifications • EIN: 36-2522076 PN: 501 • April 2008 • No. 2008-1