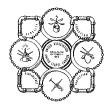


PLUMBERS AND PIPEFITTERS LOCAL 501 NORTHERN ILLINOIS BENEFIT FUNDS



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July 2006

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

The Boards of Trustees have made several recent plan changes. We are enclosing the following documents for you as a participant in the Plan.

Northern Illinois Benefit Fund

- The Well-Child Care benefits have been expanded and the attached notice describes the new benefit structure retroactive to January 1, 2006. The Fund Office is in the process of reviewing claims incurred in 2006 for well-child care. Additional payment will be made retroactive to January 1, 2006 for claims that fall into the category described in the attached notice.
- Enclosed are replacement pages no. 60, 61, 64 and 75 (blue copies) for the Summary Plan Description binder for the Northern Illinois Benefit Fund. The Trustees recommend that you request a Predetermination of Benefits from Delta Dental of Illinois in the event the dental work is expected to exceed \$200. On page 64, the Payment of Orthodontia Benefits paragraph has been revised to correct a grammatical error. On page 75, in the Dental Claims section, the paragraph has been reworded to emphasize that a predetermination of benefits is recommended.

Please insert these updated replacement pages in the appropriate Summary Plan Description binders. If you have any questions, please feel free to contact the Fund Office.

Sincerely,

Robert E. Niksa Administrative Manager

REN/clb Encl.