



PLUMBERS AND PIPEFITTERS LOCAL 501 NORTHERN ILLINOIS BENEFIT FUNDS

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IMPORTANT NOTICE

January 2005

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

The following changes have been made to your Health and Welfare Plan of Benefits:

Chemical Dependency Treatment - The Plan was amended effective June 1, 2004 to remove the requirement that you get a physician referral for chemical dependency treatment. (However, all inpatient treatment must be reviewed by Med-Care Management, the Fund's review organization.)

Look-Back Rule - Effective December 6, 2004, the look-back rule described on page 27 of your Health and Welfare Summary Plan Description booklet will only be used to continue your eligibility if you are and remain available for work in covered employment, or if you are unable to work due to total disability. This does not apply to retirees who are running out their active plan eligibility prior to going into the Retiree Benefits program.

Example:

XYZ Mechanical Co. employs plumbers and pipefitters who are members of Local 501. If XYZ terminates its collective bargaining agreement (CBA) with Local 501, the Local 501 members who continue to work for XYZ after the termination of the CBA will not be eligible for continued health and welfare coverage using the look-back rule. (They would also not be entitled to COBRA continuation coverage since they are still employed.)

If you have any questions about these changes, please call the Fund Office.

Summary of Material Modifications
EIN: 36-2522076 PN: 501