



PLUMBERS AND PIPEFITTERS LOCAL 501 NORTHERN ILLINOIS BENEFIT FUNDS

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CHANGES TO INFERTILITY BENEFITS

To All Active Participants of the Northern Illinois Benefit Fund:

\$40,000 Lifetime Maximum - The scheduled limits on the numbers of infertility treatments covered by the Plan have been replaced by a \$40,000 maximum. This is the most the Plan will pay for ~~all covered treatment received by an eligible employee and his spouse combined during the employee's lifetime.~~ It applies to all diagnostic procedures and all treatments, including prescription drugs and surgery. It will not be reinstated if you divorce and remarry.

How Benefits Will be Paid - Covered infertility expenses in excess of your calendar year deductible will be paid at 80% up to the \$40,000 maximum. Your 20% co-payments will not apply to the out-of-pocket limit, and the Plan will not pay 100% for infertility expenses if your out-of-pocket limit has been met by other claims.

Covered Expenses - The types of covered infertility expenses are not changing. As before, the Plan covers reasonable and customary charges for:

- Office visits and consultations
- Hormone treatments (prescription)
- Surgery
- Gamete intrafallopian transfer (GIFT)
- Intracytoplasmic sperm injection (ICSI)
- Diagnostic tests
- Intrauterine insemination (IUI)
- In vitro fertilization (IVF)
- Zygote intrafallopian transfer (ZIFT)

Exclusions - Except for the removal of the frequency limits and the \$40,000 maximum, the same limitations, provisions and exclusions will continue to apply. As before, infertility benefits will be provided for active employees and their spouses **ONLY**. No benefits are payable for children, or retirees and their spouses.

Effective Date of Change - This change was made effective November 1, 2003, but it applies to charges incurred prior to November 1 as well as those incurred on and after November 1.

Please call the Fund Office if you have any questions about the changes to your benefits.

Summary of Material Modifications

EIN: 36-2522076 PN: 501

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