

**SUMMARY OF MATERIAL MODIFICATIONS
FOR THE SUMMARY PLAN DESCRIPTION OF THE
PLUMBERS & PIPEFITTERS LOCAL UNION 396
HEALTH AND WELFARE FUND**

The Trustees have made some changes to the Plan that will affect various provisions of your Summary Plan Description. This "Summary of Material Modifications" explains these changes and should be kept with your Summary Plan Description.

The following item has been deleted from the current Summary Plan Description:

General Exclusions (page 14)

Benefits will not be provided for services, supplies or charges:

31. Any intentional self-inflicted injury or loss.

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Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, please contact the Fund Office.

BOARD OF TRUSTEES
PLUMBERS & PIPEFITTERS LOCAL UNION 396
HEALTH AND WELFARE FUND

October 18, 2002