

**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.

MILITARY SERVICE PROVISION

The Trustees wish to provide notice to you that if you are called up for active duty in the armed services, you are entitled to the protection of the Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA). The Fund will allow you the choice of using your Hour Bank to continue coverage for you and/or your dependents or freezing your Hour Bank until your reinstatement in the Plan. The provisions for reinstatement are based on your application for re-employment and will vary depending on your length of stay in the uniformed services. You need to contact the Fund Office to discuss your options to continue coverage for you and your dependents. In most instances, when you are called to active duty, coverage is provided to you through Tri Care which offers several plans to persons on active duty and, under certain conditions, his/her dependents.

It is extremely important, if you wish to have a continuation of benefits under USERRA, that immediately upon learning of your armed service related absence for any period, you discuss your options with the Fund Office.

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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
January 14, 2003