

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

The Trustees have made a change that will affect the prescription benefits of your Plan. This “Summary of Material Modifications” explains this change and should be kept with your Summary Plan Description.

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PRESCRIPTIONS DRUG BENEFIT

Effective for the year 2003, an annual maximum of \$25,000 per person has been adopted for prescription drug benefits.

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The Trustees would also like to take this time to remind all participants that the Plan participates in the network of providers offered by Medical Mutual of Ohio. To verify whether a doctor or hospital participates in the Medical Mutual Network, you may contact Medical Mutual at 1-800-601-9208 or visit the website at www.supermednetwork.com or ask the medical provider. You will still be able to choose any medical provider; however, there will be an additional charge to participants (in Ohio) for using hospitals outside the PPO offered by MMO. If you receive services from a hospital outside the network after August 1, 2002, you will be charged an additional \$300 per service. Please remember it is the covered person’s responsibility to verify whether or not the provider of service is an in-network provider. A covered person should not assume that a referral from an in-network provider will always be to another in-network provider.

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

BOARD OF TRUSTEES
PLUMBERS & PIPEFITTERS LOCAL
UNION #396 HEALTH & WELFARE FUND
April 4, 2003 www.supermednetwork.com