

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

The Trustees have made a *change* that will affect the benefits of your Plan. This “Summary of Material Modifications” explains this change and should be kept with your Summary Plan Description. This change is effective July 1, 2006.

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STERILIZATION BENEFIT

The Plan will now provide each eligible participant for himself or herself and spouse a benefit payment subject to a co-payment of fifty percent (50%) of the cost of any sterilization up to a maximum payment of \$750.00. Reverse sterilizations are not covered and remain general exclusions under this plan. This coverage is not provided for dependents other than the spouse.

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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 AND PIPEFITTERS LOCAL
UNION 396 HEALTH AND WELFARE FUND

June 21, 2006