

**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 Health and Welfare Plan's Schedule of Benefits has been amended to provide that the Lifetime Maximum Amount of Benefits payable per covered individual is \$1,000,000.00

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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

July 19, 2002