

**SUMMARY OF MATERIAL MODIFICATIONS
FOR THE SUMMARY PLAN DESCRIPTION OF THE
PLUMBERS AND PIPEFITTERS LOCAL UNION #94
HEALTH AND WELFARE FUND**

The Trustees have made *a change* to the Plan's Schedule of Benefits. This "Summary of Material Modifications" explains the change and should be kept with your Summary Plan Description. This change is effective for services on and after May 1, 2008.

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Effective May 1, 2008, Routine Colonoscopy/Sigmoidoscopy for members and dependents age 50 and over will be covered as a Preventative Service. This benefit will be paid at 90%, no deductible for in-network providers and at 80%, no deductible for out-of-network providers.

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If you or your eligible dependent had received a denial for this routine service on or after May 1, 2008, benefits will be reprocessed.

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 #94
HEALTH AND WELFARE FUND

November 7, 2008