

Plumbers and Pipefitters Local Union #94

Fringe Benefit Funds

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

Due to recent changes in federal regulations, the Trustees have made a *change* that will affect the benefits of your Plan. This "Summary of Material Modification" explains the change and should be kept with your Summary Plan Description.

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Effective December 1, 2009, the Plan:

- may not adjust premium or contribution amounts on the basis of genetic information;
- shall not request or require an individual or a family member of such individual to undergo a genetic test;
- shall not request, require, or purchase genetic information for "underwriting purposes", as that term is defined at ERISA 733; and
- shall not request, require, or purchase genetic information with respect to any individual prior to such individual's enrollment under the Plan or coverage in connection with such enrollment.

"Genetic information" means, with respect to any individual, information about:

- such individual's genetic tests;
- the genetic tests of family members of such individual; and
- the manifestation of a disease or disorder in family members of such individual.

Please keep this Notice with your Summary Plan Description. Also, if you have any questions, please feel free to call the Fund Office.

March 22, 2010

BOARD OF TRUSTEES
PLUMBERS AND PIPEFITTERS LOCAL
UNION #94 HEALTH & WELFARE FUND