

**The Heat & Frost Insulators Local 17 Welfare Fund**  
**Summary of Material Modification**  
**August 2015**

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**Reservist Eligibility**

Effective July 14, 2015, the Trustees amended the Plan to allow a member of the Reserves to receive credit under the Plan for up to forty (40) hours per Eligibility Quarter for his or her services in the uniformed services (as defined by the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)). This means that a member of the Reserves may receive credit each Eligibility Quarter for his or her services in the uniformed services to satisfy the Plan's Initial Eligibility requirements or Continued Eligibility requirements. Please be aware that proper written proof must be submitted to the Fund Office to receive any credit.

**Low-Dose Computerized Tomography (CT) Scan Program**

Effective August 25, 2015, the Trustees expanded the lung cancer screening program to allow active participants and their spouses aged 40 and older to receive a one-time low-dose CT scan of the lungs.

As you know, lung cancer screening is a test to look for signs of lung cancer in otherwise healthy people. Doctors use a low-dose computerized tomography (CT) scan of the lungs to look for lung cancer in its initial stages. The low-dose CT scan takes just a few minutes and it does not involve any injections. Low-dose CT scans may provide hope for early detection and treatment of lung cancer.

Under the program expansion, the Fund will provide a one-time low-dose CT scan for eligible participants and their spouses until December 31, 2017. To be eligible to participate in the program, you must (1) be age 40 or older; (2) have at least 20 years of Service (as defined by the Pension Plan); and (3) have not previously had a positive screen for lung cancer (not including any false positives).

**The Fund has partnered with Northwestern Memorial Hospital in Chicago to provide the low-dose CT scans at no cost to you.**

If you are interested in participating in the program, please contact the Fund Office to help schedule an appointment for a date and time that works best for you and your family. **Please be aware that if any low-dose CT scan results in a positive screen which requires additional testing and/or services, any follow up services will be paid under the terms of the Plan.**

*If you have any questions about these changes or your plan of benefits, please contact the Fund Office.*