

National Pipeline Health and Welfare Plan
Benefit Improvements Since 5/1/2002

Benefit	Before 5/1/2002	After 5/1/2002
Short-Term Disability (Loss of Time) Benefit	\$100 per week; Maximum 20 weeks. Does not include continued coverage while on short-term disability.	\$300 per week for the first 10 weeks, \$350 per week for the next 16 weeks. Maximum 26 weeks. Includes continued coverage while on short-term disability.
Life Insurance	Member \$20,000 Accidental \$20,000 Spouse \$2,000 Dependents \$750 TPD/Waiver \$11,000 (Member only)	Member \$50,000 Accidental \$50,000 Spouse \$4,000 Dependents \$2,000 TPD/Waiver \$16,000 (Member only)
Annual Plan Maximum	\$250,000 per person, per year	\$500,000 per person, per year
Hearing Aid Benefit	None	After Plan Deductible, Maximum \$2,000 for two (2) Aids every 36 months