

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

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January 14, 2026

BENEFIT IMPROVEMENT ANNOUNCEMENT

RETIREE MEDICAL PLAN OF THE PLUMBERS' WELFARE FUND, LOCAL 130, U.A.

The Board of Trustees of the Retiree Medical Plan of the Plumbers Welfare Fund, Local 130, U.A. ("Retiree Plan") is pleased to inform you that it has made an improvement to the Retiree Plan.

This Notice describes the improvement and is considered to be a "Summary of Material Modifications" or "SMM" altering the terms of the current Summary Plan Description (SPD) for the benefit change. The Retiree Plan, which governs benefits provided to Retirees, their Spouses and their Dependents, has been improved as follows:

New Orthodontic Benefit for Dependents up to Age 19

Effective January 1, 2025, an Orthodontic Benefit has been added to the Retiree Plan for Dependent children up to 19 years of age. Orthodontic procedures will be paid at 80% coinsurance up to a \$4,500 lifetime maximum (same as Active Plan). If the Orthodontic Benefit for a Dependent has been exhausted under the Active Plan, then no additional Orthodontic Benefits will be payable under the Retiree Plan. However, if only a portion of the Orthodontic Benefit for a Dependent has been used under the Active Plan at the time you enroll in the Retiree Plan, eligible orthodontic claims will be paid by the Retiree Plan up to the \$4,500 lifetime limit.

Should you have any questions concerning this SMM, please contact the Fund Office at (312) 226-5000.

Sincerely,

Board of Trustees
Retiree Medical Plan of the Plumbers' Welfare Fund, Local 130 U.A.

If there is a discrepancy between this SMM and the Plan Document and SPD, the Plan Document and SPD will govern, except to the extent expressly modified by this SMM. Please file this SMM together with your SPD.