

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

UNION TRUSTEES

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March 10, 2026

SUMMARY OF MATERIAL MODIFICATIONS

PLUMBERS' WELFARE FUND, LOCAL 130 U.A.

Dear Fund Participant,

The Board of Trustees of the Plumbers Welfare Fund, Local 130, U.A. (the "Active Plan") is writing to inform you that they have made the following changes to the Active Plan. This Notice describes these modifications and is considered to be a "Summary of Material Modifications" or "SMM" altering the terms of the current Summary Plan Description ("SPD") for each of these benefit changes. In addition, the Board of Trustees has the discretion to interpret the provisions of the Plans and this SMM.

The U.S. Preventive Services Task Force (USPSTF) has updated its "A" and "B" recommendations for certain items, with coverage required beginning with the 2026 plan year. The Plumbers' Welfare Fund, Local 130, U.A., which governs benefits for "active employees," has been changed to reflect updated preventive service coverage requirements.

Preventive services, including the following, are generally covered without cost sharing.

Updates to Certain Covered Preventive Services Effective June 1, 2026

Effective June 1, 2026, the Plan covers the following updated preventive services as recommended by the U.S. Preventive Services Task Force (USPSTF) and the Health Resources and Services Administration (HRSA):

- Exercise interventions, including individual physical therapy and group exercise classes, to prevent falls in community-dwelling adults age 65 years and older who are at increased risk for falls.
- Obesity screening for children and adolescents aged six years and older with a high body mass index (BMI) (≥ 95 th percentile for age and sex), and counseling or referral to comprehensive, intensive behavioral interventions to promote improvement in weight status.
- Osteoporosis screening for women. Women aged 65 and older will be eligible for routine screening for osteoporosis. Postmenopausal women younger than 65 years who are at increased risk of osteoporosis, as determined by a formal clinical risk assessment tool will be eligible for screening. The Plan will pay for the most cost-effective test methodology only.

- Behavioral counseling interventions or referrals to support breastfeeding during birth and after pregnancy.
- Early universal screening for syphilis infection during pregnancy. If the screening does not occur early during the pregnancy, the screening should occur at the first available opportunity.
- Mammography screening for women at average risk of breast cancer every year for ages 40 through 74. Includes additional imaging (e.g., magnetic resonance imaging (MRI), ultrasound, mammography) and/or pathology to complete the screening process or to address findings on the initial screening mammography, if needed.
- Screening and counseling for intimate partner violence (IPV) and domestic violence for women of reproductive age, including pregnant and postpartum women, including referrals to ongoing support services. Intimate partner and domestic violence includes physical violence, sexual violence, stalking and psychological aggression (including coercion), reproductive coercion, neglect, and the threat of violence, abuse, or both. Intervention services include, but are not limited to, counseling, education, harm reduction strategies, and appropriate supportive services.
- Single dose RSV vaccine for adults 75 years of age and older, and for adults 60–74 years of age and older who are at increased risk of severe RSV disease. However, adults 60–74 years of age who are **not** at increased risk of severe RSV disease are NOT recommended to receive RSV vaccination.

New Management Trustee

Effective January 21, 2026, Ryan O’Sullivan will be replacing Cliff Bruckner as a Management Trustee.

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

Sincerely,

Board of Trustees
Plumbers’ Welfare Fund, Local 130 U.A.

This announcement, which serves as a Summary of Material Modification (“SMM”), contains only highlights of recent changes to the Active Plan. In order to understand this announcement in context, please refer to your Plan Document and Summary Plan Description (“SPD”). If there is a discrepancy between the wording here 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.