

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

UNION TRUSTEES

JAMES F. COYNE
Co-Chairman

1340 W. WASHINGTON BLVD., SUITE 303
CHICAGO, ILLINOIS 60607-1986
Phone (312) 226-4200
Fax (312) 226-7285

CONTRACTOR TRUSTEES

JAMES P. O'SULLIVAN
Co-Chairman



Joseph F. Ohm
Fund Administrator

Christopher S. Anish
Field Representative

December 18, 2024

SUMMARY OF MATERIAL MODIFICATIONS

PLUMBERS' WELFARE FUND, LOCAL 130 U.A.

Dear Active 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 Plumbers' Welfare Fund, Local 130, U.A., which governs benefits for "active employees," has been changed in the following way:

Updates to Certain Covered Preventive Services

Effective January 1, 2025, the Plan will cover certain Preventive Services according to updated recommendations issued by the U.S. Preventive Services Task Force (USPSTF) and the Health Resources and Services Administration (HRSA) as follows:

- **Screening for Hypertensive Disorders:** The Plan will cover screenings for hypertensive disorders in pregnant persons with blood pressure measurements throughout pregnancy. Hypertensive disorders of pregnancy include gestational hypertension, pre-eclampsia and eclampsia, and chronic hypertension with superimposed preeclampsia.
- **Breast Cancer Screening:** The Plan will cover a breast cancer screening for women every other year beginning at age 40 through age 74.
- **Annual Urinary Incontinence Screening:** The Plan will cover an annual urinary incontinence screening for women, including measuring impact on activities, a quality-of-life assessment, and the facilitation of further evaluation and treatment if needed.

Expanded Respiratory Syncytial Virus (RSV) Immunization Coverage

Effective June 1, 2025, the Plan will also cover RSV immunizations as recommended by the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control (CDC) for pregnant participants between 32-36 weeks pregnant, and vaccines for all adults ages 75 and older and adults ages 60–74 at increased risk of severe RSV.

New – GLP-1 Medications for Weight Loss Coverage Requirements

A glucagon-like peptide-1 (GLP-1) is a type of drug that is used to help manage diabetes and is sometimes prescribed off-label for weight loss.

Effective October 1, 2024, if you are prescribed a GLP-1 for weight loss, you must meet certain diagnosis requirements for your weight loss GLP-1 medications to be covered. To receive benefits, you must have a BMI greater than or equal to 32, or greater than or equal to 27 with documentation of two comorbid conditions. In addition, effective January 1, 2025, you must enroll in and engage with Omada, a virtual health program.

If you are currently taking a GLP-1 medication, you will receive a letter from the Plan's Pharmacy Benefits Manager, Express Scripts, Inc. (ESI), with instructions on how to enroll in Omada and ensure your coverage is not interrupted.

In addition, GLP-1 medications that are prescribed to treat weight loss will only be covered when prescribed through a Union Wellness Center (UWC). You will receive more information from ESI about how to switch to a UWC provider. Your provider will then be asked to provide documentation of your BMI and comorbid conditions during the prior authorization process.

If you are prescribed a GLP-1 drug for Type 2 diabetes, your benefits will not change. GLP-1 drugs for diabetes are subject to a prior authorization process through ESI that includes documentation from your doctor of your diabetes diagnosis. Required documentation may include, but is not limited to, an A1C test to determine blood sugar over the past three months.

If you have questions, please visit [express-scripts.com](https://www.express-scripts.com) or the number on your member ID card. Your doctor can visit the Express Scripts online portal at [esrx.com/PA](https://www.esrx.com/PA) or call (800) 417-1764 with any questions.

Expanded Weekly Disability Benefit Coverage

Effective September 18, 2024, the Plan's Weekly Accident or Sickness Benefit may be extended beyond the 52 week maximum up to an additional 26 weeks subject to the Board's approval and after receiving an independent medical opinion by a medical provider selected by the Board.

Clarification Regarding the Utilization of Hours Banks for Non-Bargaining Employees

Employees of a signatory contractor who perform covered work but who transition to a position with a signatory contractor that is not covered by a collective bargaining agreement, will not be able to use their Hours Bank to continue their eligibility under the Active Plan.

Elimination of HRA Forfeitures

Effective September 18, 2024, if you no longer work in covered employment but you maintain a balance in your HRA account, that account balance will not be subject to forfeiture and may be used for reimbursement of eligible expenses subject to the terms of the Plan.

New Trustees

Effective June 3, 2024, Sara Fletcher of McHugh Concrete Construction, has joined the Fund replacing Trustee Derek Patton as an Employer Trustee, and effective May 1, 2024, Rick Kuhn of R.J. Kuhn Plumbing has joined the Fund replacing Trustee John Bali.

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.