

**June 26, 2023**

**BENEFIT IMPROVEMENTS ANNOUNCEMENT**

**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 "Plan") is writing to inform you that they have made the following improvements to the Plan. This Notice describes these improvements 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:

**Non-Specialty Injectable Drugs Now Available to Be Filled at Retail Pharmacies**

Effective June 1, 2023, non-specialty, self-administered injectable drugs may now be acquired at retail pharmacies, subject to the 34-day retail supply limit and the self-administered injectable drug cost sharing described in the applicable Schedule of Benefits of your SPD. Specialty, self-administered injectable drugs must still be acquired through Accredo, otherwise, such drugs will not be covered.

**Improvement to Infertility Benefits - Lifetime Conception Attempts Increased**

Effective January 1, 2023, the number of conception attempts per lifetime covered under the Plan's infertility benefits has increased from three to four. Participants are granted four initial attempts to achieve conception using assisted reproductive technologies, with an attempt being a single egg retrieval and completed cycle. If there is a live birth following the four attempts, two subsequent attempts may be granted at the discretion of the Board of Trustees, for a maximum of six per lifetime.

Previously, the Plan only allowed for three initial attempts to achieve conception, and if successful, a potential two subsequent attempts at the discretion of the Board of Trustees.

### **Continued Coverage of COVID-19 Vaccines and Tests**

As a result of the federal government's declaration of the end to the COVID-19 Public Health Emergency as of May 11, 2023, the Plan is clarifying how it will be covering COVID-19 vaccines and tests effective May 12, 2023:

- COVID-19 Vaccination Coverage – Like all other recommended vaccines pursuant to the Affordable Care Act, the Fund will cover 100% of the cost of vaccines provided by an in-network provider and 70% for out-of-network providers, subject to deductible and other cost-sharing.
- Diagnostic testing, lab work, and treatment related to COVID-19 – The Plan will cover these services subject to the Plan's regular deductible, coinsurance, and copays for such services.
- Over the counter (OTC) COVID-19 test kits –The Plan will no longer cover the cost of COVID-19 OTC tests, but members may use their HRA funds to seek reimbursement for any COVID-19 OTC tests purchased.

**Continued Telehealth (Virtual Visit) Coverage:** Since the beginning of the pandemic, the Plan has covered consultations with covered providers by telephone, online or videoconference. The Plan will continue to cover such “virtual visits” on the same terms as though the visit had been conducted in person, subject to the Plan's applicable deductibles, coinsurance, copayments, and general terms and conditions.

### **Clarification Regarding Coverage for Bariatric Surgery**

Effective immediately, the following guidelines have been implemented for determining coverage for bariatric surgery under the Plan.

Eligible Participants must have either:

1. A Body Mass Index (BMI) greater or equal to 40, or
2. A BMI greater or equal to 35 with two (2) or more co-morbidities which immediately endanger the patient's well-being (co-morbidities include hypertension, diabetes, dyslipidemia, sleep apnea and coronary heart disease).

The Bariatric Surgery procedure must be performed by a PPO Physician at a PPO Facility. No payment will be made for a Bariatric Surgery procedure that is performed by a non-PPO Physician or for procedures performed at a non-PPO Facility.

Prior to the procedure, Medical Necessity is a requirement and will be determined by the Medical Advisor or the Utilization Review Provider. during the required prior authorization process. In

other words, all Bariatric Surgery must be pre-approved for Medical Necessity. You may contact Hines & Associates at 1-800-944-9401 or the Fund Office at 1-312-226-5000, if you have questions about the pre-authorization process.

Bariatric Surgery is limited to one attempt per lifetime with further attempts subject to review by the Board of Trustees.

The Plan will provide coverage for panniculectomy (removal of excess skin) following Bariatric Surgery for Participants who reach a BMI of 30 or less and maintain a stable weight for at least six months following the Bariatric Surgery.

**Reminder:** The Plan excludes coverage of weight loss programs regardless of Medical Necessity, except those services considered to be preventive care under the Affordable Care Act.

### **Termination of Extension of Certain Plan-Related Deadlines**

As a result of the COVID-19 pandemic, certain Plan-related deadlines were extended. The extended deadlines included the deadline to elect and pay for COBRA premiums, to enroll in the Plan due to a special enrollment event, and to file a claim or appeal of a benefit determination. Effective July 10, 2023, these Plan-related deadlines are no longer extended.

### **New Trustees**

Effective January 1, 2023, a new Employer Trustee, Cliff Bruckner of Chas F. Bruckner and Son, Inc., is replacing Trustee James Bruckner. New Union Alternate Trustee Jennifer MacDonald would be replacing Trustee Joseph Mondia as the Union's Alternate Trustee and Trustee Mondia will be replacing Trustee Kenneth Turnquist.

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 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 in this SMM. The Trustees reserve the right to amend, modify, or terminate the Plan at any time. Please file this SMM together with your SPD.*