

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

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SUMMARY OF MATERIAL MODIFICATIONS

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

Dear Retiree Plan Participant:

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

This Notice describes the change and is considered to be a "Summary of Material Modifications" or "SMM" altering the terms of the current Summary Plan Description for the benefit change described below.

RETIREE PLAN CHANGES

The Retiree Plan, which governs benefits provided to Retirees and their Spouses and surviving Spouses, has been changed as follows:

New - Coverage for Spouses of Remarried and Newly Married Retirees Effective January 1, 2025

A newly married or remarried Spouse, as defined in Article XIX of the Retiree Plan/SPD, of a Retiree who retired on or after January 1, 2025, may elect health care coverage under the Retiree Plan. Previously, only existing Spouses at the time of the Retiree's initial eligibility and election of coverage were eligible to obtain coverage under the Retiree Plan.

All other Plan terms concerning Spousal coverage apply. The Plan limits coverage for Non-Medicare Spouses to a maximum of 20 years.

Non-Medicare Retirees Only - GLP-1 Drugs 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 or the number on your member ID card. Your doctor can visit the Express Scripts online portal at esrx.com/PA or call (800) 417-1764 with any questions.

Improvements to Prescription Drug Coverage for Medicare Retirees Coming 2025

Effective January 1, 2025, there will be improvements to prescription drug coverage for Medicare Retirees and their eligible Dependents due to the Inflation Reduction Act.

A few of the changes include new limits on how much you will have to pay out-of-pocket for certain medications, like insulin, and a lower out-of-pocket maximum. You will also have new payment options for your Medicare prescription drug costs that may include spreading costs among monthly payments throughout the year.

You will receive more detailed information about these upcoming improvements to your Medicare prescription drug plan soon from ESI.

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
Retiree Medical Plan of the 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 Retiree Medical 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.