

PIPE TRADES INDUSTRY HEALTH & WELFARE PLAN
NOTICE TO PLAN PARTICIPANTS

Summary of Material Modification

It is the intention of the Board of Trustees of your Welfare Plan to change benefits from time to time when the financial soundness of the Plan allows, and at other times to comply with changes to the Federal law. The following changes were made to your Welfare Plan effective as stated.

\$0 Co-Payment for LiveHealth Online Doctor – Effective June 1, 2018

As of June 1, 2018, you will no longer have to pay a Co-Payment to utilize the LiveHealth Online Doctor Visit Benefit. This benefit utilizes Anthem's LiveHealth Online Medical and LiveHealth Online Medical for Kids programs to give covered persons the capability to speak with a certified physician online (with a webcam) or through a smartphone in order to get quick access to certain prescriptions or other advice regarding a medical situation. This on-line doctor visit benefit is available 24 hours a day, 7 days a week and can be accessed at www.livehealthonline.com. You can get technical assistance by calling toll-free at (855) 603-7985. This benefit is not meant for emergency situations but it can help in deciding whether a medical situation is an emergency. You do not have to pay any Co-Payment, Coinsurance or Deductible to use LiveHealth Online – the Plan will pay 100% of this visit. Benefits for LiveHealth Online Doctor Visits are payable according to the Schedule of Benefits. No benefits will be payable for any other online program.

Statement Regarding Status as a Grandfathered Health Plan

This group health plan believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

New Self-payment Rate Structure for Retiree Coverage – Effective for Participants who Retire on or after February 1, 2019

The Trustees have modified the method used to calculate new retiree monthly self-payment rates, basing them on the total years of service credit earned with the Plumbers and Pipefitters National Pension Fund. The minimum rate will be \$375 for pre-Medicare coverage and \$302 for Medicare Retirees. For example, if you retire with 20 years of service your rate will be \$750 for pre-Medicare coverage and \$400 for Medicare retiree coverage. The current retiree rates were set as a minimum rate. Please refer to

the chart below for the rate based on your Plumbers and Pipefitters National Pension Fund pension years of service credit:

YEARS OF SERVICE CREDIT	MONTHLY SELF-PAYMENT	
	\$1,500	\$800
	Pre-Medicare	Medicare
< 5	1,500	800
5	1,313	700
6	1,275	680
7	1,238	660
8	1,200	640
9	1,163	620
10	1,125	600
11	1,088	580
12	1,050	560
13	1,013	540
14	975	520
15	938	500
16	900	480
17	863	460
18	825	440
19	788	420
20	750	400
21	713	380
22	675	360
23	638	340
24	600	320
25	563	302
26	525	302
27	488	302
28	450	302
29	413	302
30 or more	375	302

Please keep this notice with your Summary Plan Description booklet and if you have any questions regarding this change, please contact the Plan's administrative office.

Sincerely,
BOARD OF TRUSTEES