

PIPE TRADES INDUSTRY HEALTH & WELFARE PLAN
NOTICE TO PLAN PARTICIPANTS

Summary of Material Modification

This Summary of Material Modification (SMM) is provided to inform you of important changes to the Pipe Trades Industry Health and Welfare Plan (the "Plan"). Please take the time to read this notice carefully and keep it with your records. The Plan document provides that the Board of Trustees has the right to amend the Plan for the best interests of the Plan participants and beneficiaries. The Trustees have made the following changes to the Plan.

Virtual Physician's Office Visits

Effective January 1, 2022, the Plan will cover virtual visits to a Physician (using a computer, cell phone, tablet or other mobile internet device) in the same manner that it covers in person visits to a Physician's office. The current benefit for these visits (both virtual and in person) is 80% after the deductible is met. Prior to this change, virtual visits to your Physician's office were temporarily covered throughout the pandemic at 100% with no participant cost-sharing.

As a reminder, the LiveHealth Online Benefit is available to you at no cost. LiveHealth Online is an online doctor visit benefit available 24 hours a day, 7 days a week that can be accessed at www.livehealthonline.com. 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 does not cover any other online third party telehealth program.

Sincerely,

Board of Trustees

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.

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