



Dear Plan Participants,

The Board of Trustees is happy to announce we have partnered with Health Gauge to offer you access to an at-home ColoGauge Fecal Immunochemical Test (FIT) for colorectal screening under the Plan's Wellness Benefit which is paid at 100% with no out-of-pocket member cost. This benefit is available to all covered Employees, Retirees, Medicare Eligible Retirees, and Eligible Dependents between the ages of 45 and 75. The Summary of Material Modification detailing this benefit is attached.

- The ColoGauge FIT test is the **ONLY** at-home colorectal screening test covered under the Wellness Benefit at 100%. All other at-home screening tests your provider orders are subject to deductible and co-insurance.
- The ColoGauge FIT test is covered at 100% once per year when conducted within the recommended CDC guidelines.
- Tests can be obtained in one of three (3) ways:
  - By attending your local union's annual Wellness Screenings and requesting the test;
  - By contacting Health Gauge at (515) 244-3040 (online ordering instructions will be provided at a later date); or
  - By contacting the Fund Office at (812) 877-2581.

Please remember, only one at-home screening test of any kind is covered per year. If you have already had a colorectal screening test conducted within the CDC recommended guidelines, you will be responsible for 100% of the cost of any subsequent at-home FIT test.

Please contact the Plan Office for more information.

Sincerely yours,  
Board of Trustees

P.O. BOX 3040 • TERRE HAUTE, INDIANA 47803-0040

MARK A. UNGER, Chairman  
John M. Bates, Secretary-Treasurer

STEPHANIE A. MORGAN  
Administrative Manager

OFFICE HOURS: 8:00 a.m. - 4:30 p.m., M-F • PHONE: A/C 812-877-2581 • TOLL FREE: 1-800-837-5678 • FAX #: 812-877-4542  
[www.pthwplan.org](http://www.pthwplan.org)



**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.

**Effective May 20, 2025** the Plan was updated to offer the Health Gauge ColoGauge at-home Fecal Immunochemical Test (FIT) for colorectal cancer screening in future Health Fairs sponsored by the Health and Welfare Fund. This Health Gauge at-home is another cost effective alternative to other Health Gauge at-home FIT tests prescribed by your physician.

*Limitations for the any prescribed FIT test:*

One (1) routine FIT test every year is available to a Covered Individual aged forty-five (45) to age seventy-five (75) subject to any exclusions or limitations outline in Section 8.01 in the Plan Document.

*Estimated costs for at home FIT tests:*

| Type of FIT Test | UCR   | Member Paid                   | Plan Paid            |
|------------------|-------|-------------------------------|----------------------|
| Health Gauge FIT | \$85  | \$0                           | \$85                 |
| Cologuard        | \$509 | 20% plus any unmet deductible | 80% after deductible |

As a reminder, Covered Employees, Non-Medicare Eligible Retirees, Disabled Individuals, Medicare Eligible Retirees, and their Eligible Dependents are eligible to receive the following services under the Plan's Wellness Benefit which is paid at 100% of UCR for In Network services only.

| Wellness Benefit  | Plan pays 100% of UCR |
|---|-----------------------|
| <ul style="list-style-type: none"><li>• Routine Physical examination – one office visit per year age two and over</li><li>• Cervical Cancer Screening (Pap Smear) – one per year</li><li>• Prostate Specific Antigen (PSA) test – one per year</li><li>• Mammogram – one per year age 40 and over</li><li>• Sigmoidoscopy – one every five years, age 45 and over</li><li>• Colonoscopy – one every five years, age 45 and over</li><li>• Fecal Immunochemical Test (FIT) age 45 to age 75. See Section 8.01 limitations</li><li>• Well-Child Exam &amp; Routine Immunizations through age 24 months</li><li>• Routine Adult and Childhood Immunizations – age two (2) and over</li></ul> |                       |

The Plan will not cover any subsequent at-home FIT if the individual was eligible and has already had a Health Gauge at-home FIT conducted within the CDC recommended guidelines. You will be responsible for 100% of the cost of any subsequent at-home FIT test.

How to obtain the Health Gauge at-home FIT:

1. Call the Health Gauge Office at (515) 244-3080 and it will be shipped directly to your home address
2. You may also obtain one in person from the Fund Office. Please call the Fund Office for more details.
3. You may also order online and it will be shipped directly to your home address.

Please contact the Plan Office for more information.

*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](http://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.

### **Privacy Notice**

According to federal health information privacy laws, the Plan is required to notify you that a copy of the Plan's **Notice of Privacy Practices** can be obtained by contacting the Plan Office at (812) 877-2581. If you would like a complete copy, please contact the plan office.

### **Women's Health & Cancer Rights – Annual Notification**

Do you know that your Welfare Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Contact your plan administrator for more information. The Welfare Plan can be reached in writing at Post Office Box 3040, Terre Haute, Indiana 47803-0040, or by phone (812) 877-2581.