

**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.

Trustee Change:

Effective July 1, 2024, Troy Bennett replaced Mark Swaner as Union Trustee for Local 157 located in Terre Haute, Indiana.

Breast Pump Benefit – Effective September 1, 2024, the Plan will implement a new breast pump benefit that will include expenses incurred for a breast pump that is ordered by a Physician for an Employee or a Dependent Spouse during the 3rd trimester of pregnancy through six months after delivery.

The Plan will reimburse the Employee or Dependent Spouse for a breast pump subject to the following limitations:

- 100% of the cost of one of the following breast pumps; not subject to the Plan's annual deductible;
 - Abana™ Hands-Free Wearable Breast Pump
 - Ameda® Mya Joy Double Electric Pump
 - Cimilre® E1 Portable Breast Pump
 - Lansinoh® SignaturePro® Double Electric Pump
 - Lansinoh® DiscreetDuo™ Breast Pump
 - Medela Pump In Style with MaxFlow Double Electric Breast Pump
 - Motif Twist Breast Pump
 - Zomee Z2 Double Electric Breast Pump

and;

- 1 breast pump per birth.

To receive reimbursement under this benefit, the Employee or Dependent Spouse must provide a copy of:

- the Physician's prescription written for the Employee or Dependent Spouse for the breast pump, and
- the itemized bill/invoice of the breast pump, and
- the paid in full receipt from the vendor/provider providing the breast pump.

Breast pump supplies or replacement costs will not be covered by the Plan.

As a reminder, the Plan does not provide maternity benefits, including this new breast pump benefit, for Dependent Children who may become pregnant.

Prior to this change, the Plan did not provide coverage for breast pumps for Employees or a Dependent Spouse.

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.