

**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 January 1, 2026, the Plan is updated as follows:**

The Plan offers a fully insured Medicare Advantage Plan with Part D coverage (called "MAPD") through United Healthcare and Sav-Rx, along with Medicare concierge services by Retiree First (a division of Labor First), for participants and dependents eligible for Medicare. You must be enrolled in Part A and Part B to be eligible to enroll in the new MAPD Plan.

Medicare has three relevant parts - Hospital Insurance (Part A), Medical Insurance (Part B) and Prescription Drug Coverage (Part D). Part A covers Inpatient Hospital care and generally is available to all individuals over age 65 at no cost. Part B covers Physician services, Outpatient Hospital services and other medical supplies and is optional. Part D covers prescription drugs. This Plan's new MAPD includes Medicare Part A, Part B, and Part D.

Currently, Medicare coordinates with this plan (meaning that Medicare and/or a provider will electronically communicate regarding services and bills) to pay as primary or as secondary (depending on active employment status) for some of this Plan's benefits, for individuals who are enrolled in this Plan and in a Medicare plan. MAPD will not coordinate benefits with this Plan and therefore will not pay secondary.

This fully insured MAPD benefit will replace this Plan's existing self-funded Medicare Retiree medical benefits as well as the fully insured Employer Group Waiver Plan (EGWP) benefit, which is offered through United Healthcare and Sav-Rx. If you choose not to enroll in the new MAPD Plan as an eligible Medicare Retiree, you will not have coverage under this Plan.

Retirees or Disabled Individuals who are not yet eligible for Medicare will still have the same options as before to self-pay for Retiree benefits.

To find a Medicare provider of medical services, contact the MAPD Retiree First Advocacy Team at (317) 203-3499 or (833) 550-1679.

To file a Medicare medical claim, find a participating Medicare pharmacy, or inquire about a Medicare prescription drug clinical program, contact the MAPD Retiree First Advocacy Team at (855) 430-6216 (TTY 711).

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.