

**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 change to the Plan.

**COBRA Coverage Prior to Retirement**

Currently, to be eligible for Retiree coverage, a Participant must have active coverage for 12 consecutive months prior to retirement. Effective October 28, 2021, the Plan will also count COBRA coverage as part or all of the 12 consecutive months requirement.

Please contact the Fund Office with any questions regarding this change.

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.