

*Plumbers, Pipe Fitters & MES
Local Union No. 392 Health and Welfare Fund*

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Dear Participants and Retirees:

The Trustees of the Plumbers, Pipe Fitters & Mechanical Equipment Service Local Union No. 392 Health and Welfare Fund revised the plan of benefits. These changes are described in detail in the attached Summary of Material Modification (SMM) and are summarized as follows:

- The Welfare Fund will continue to cover expenses for services related to the treatment of COVID-19 without any cost sharing for Active Employees, Pre-Medicare Retirees and their dependents through December 31, 2020.
- The Trustees extended the deadline for receiving an annual physical for the new Wellness Tier of benefits under the Welfare Plan from October 31, 2020 to November 30, 2020 for Active Employees and Pre-Medicare Retirees. The Trustees also extended the qualification period for receiving an annual physical for future years as explained more fully below.

Please keep this notice with your Summary Plan Description (“SPD”) booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,
Board of Trustees

The Plumbers, Pipe Fitters and Mechanical Equipment Service
Local Union No. 392 Health and Welfare Fund
Summary of Material Modification
August 2020

Treatment of COVID-19 for Active Employees and Pre-Medicare Retirees

The Welfare Fund will continue to cover expenses for services related to the treatment of COVID-19 without any cost-sharing to you or your dependents through December 31, 2020. Coverage for such treatment will be covered at no cost regardless of whether the services are provided in-network or out-of-network. This period of coverage has been extended from the original expiration date of May 31, 2020.

Annual Physical Extension for New Wellness Tier of Benefits for Active Employees and Pre-Medicare Retirees

As a reminder, the Welfare Plan will have two tiers of coverage—a Wellness Tier and a Non-Wellness Tier – starting January 1, 2021. The Wellness Tier provides better benefits, such as lower deductibles, coinsurance rates and lower out-of-pocket maximums, provided you get an annual physical by the deadline. Coverage under the Wellness Tier will be the same as your current benefits. If you do not get an annual physical by the deadline, you will receive benefits under the more expensive Non-Wellness Tier. The Non-Wellness Tier has higher deductibles, coinsurance rates and out-of-pocket maximums.

The original deadline to receive an annual physical for the **first year** of the new benefit program was October 31, 2020. However, the Trustees extended the original deadline to receive an annual physical from October 31, 2020 to **November 30, 2020**. This will provide more time for you to schedule an appointment for your annual physical to receive the Wellness Tier of coverage.

For **future years**, the annual physical period will start on **December 1 and end on November 30** of the following year for coverage starting the next January 1. For example, you will need to get an annual physical any time from December 1, 2020 through November 30, 2021 for coverage starting on January 1, 2022.

While you can receive your annual physical from any provider, we recommend you visit an in-network provider or visit the Activate Healthcare Family Medical Center (Clinic). If you visit the Clinic for your annual physical, you will not have any out-of-pocket costs and you may be eligible to receive a \$100 contribution to your Health Reimbursement Arrangement (HRA). As an added benefit, you do not need to complete a Proof of Physical Form if you visit the Clinic; the staff at the Clinic will submit the information on your behalf to the Fund Office.

For more information regarding the Clinic and scheduling an appointment, please visit www.activatehealthcare.com/local392.

If you have any questions about these changes or your benefits, please contact the Fund Office.