

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

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Dear Participants:

The Trustees of the Plumbers, Pipe Fitters & Mechanical Equipment Service Local Union No. 392 Health and Welfare Fund made revisions to the plan of benefits as follows:

- Effective March 1, 2023, the Trustees amended the Plan to revise the eligibility rules for apprentices.
- Effective May 1, 2023, the Trustees amended the Plan to allow U.S. Military Reservists or U.S. National Guardsmen to receive additional credit to satisfy the Continued Eligibility Requirements under the Plan.
- Effective May 12, 2023, the Welfare Fund is updating several benefit changes previously implemented during the COVID-19 public health emergency period.
- Effective January 1, 2024, the Wellness Program is eliminated.

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
April 2023**

Apprentice Eligibility

As a reminder, once you meet the Continued Eligibility Requirements under the Plan, your coverage will generally end at the end of the Eligibility Period corresponding to the Qualification Period in which you do not accumulate 670 Credited Hours (including any excess Credited Hours). However, in the event you work in Industry Employment, your coverage will end of the last day of the month in which you work for a Contributing Employer.

Additionally, effective March 1, 2023, if you are an apprentice in the Plumbers, Pipe Fitters and Mechanical Equipment Service Local Union No. 392 Education Trust Fund and your apprenticeship is terminated prior to graduation, your coverage will end on the last day of the month in which your apprenticeship is terminated. If you lose coverage under these circumstances, you will not be eligible for the Extended Eligibility provisions under the Plan and your Health Reimbursement Arrangement will be forfeited.

Military Leave and Eligibility

Effective May 1, 2023, the Trustees amended the Plan to allow U.S. Military Reservists and U.S. National Guardsmen to receive additional credit to satisfy the Continued Eligibility Requirements under the Plan.

If you are a member of the United States Military Reserve or the United States National Guard and you are activated for a deployment/activation period of six (6) or more months, you will be credited with (8) Credited Hours per day, up to forty (40) Credited Hours per week, for up to twelve (12) consecutive months or until the end of your deployment, whichever is sooner.

To be eligible for this eligibility extension, you will need to provide the Fund Office with a copy of your Military ID and your orders showing the length of your deployment/activation.

End of COVID-19 Public Health Emergency Period

President Biden recently announced the public health emergency period related to COVID-19 will end on May 11, 2023. This means your benefits will change as described below.

COVID-19 Diagnostic Testing

The Fund has been providing coverage for COVID-19 diagnostic testing, including services and supplies related to the furnishing or administration of the test during health care provider visits, urgent care center visits and emergency room visits, without any cost-sharing.

Effective May 12, 2023, the Fund will no longer provide coverage for COVID-19 diagnostic testing without any cost-sharing. The Fund will, however, provide coverage for COVID-19 diagnostic testing

in accordance with the Plan's normal cost-sharing requirements for "diagnostic services." Any COVID-19 testing that is not for diagnostic purposes (including but not necessarily limited to testing that is required for work or travel purposes) will not be covered.

Over-the-Counter COVID-19 Testing

The Fund has been providing coverage for over-the-counter ("OTC") COVID-19 diagnostic testing without any cost-sharing for the duration of the public health emergency.

Effective May 12, 2023, the Fund will no longer provide coverage for OTC COVID-19 tests. However, you may submit a reimbursement request for these tests from your Health Reimbursement Arrangement ("HRA").

COVID-19 Vaccinations

The Fund has been providing coverage for COVID-19 vaccinations without any cost-sharing for the duration of the public health emergency.

Effective May 12, 2023, the Plan will continue to provide coverage for COVID-19 vaccinations, but under the normal cost sharing provisions of the Plan for other Preventive Services (e.g., 100% (PPO) and 70% (Non-PPO)).

Wellness Program Eliminated

Effective January 1, 2024, the Wellness Program is eliminated. This means the Welfare Plan will have one tier of coverage for Class A Active Employees and Class C Pre-Medicare Retirees and the previous "Non-Wellness Tier" will be eliminated.

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