

SUMMARY OF MATERIAL MODIFICATIONS

MEDICAL BENEFIT IMPROVEMENTS EFFECTIVE JANUARY 1, 2022

To: All Active Employees and Retired Employees not Eligible for Medicare

From: The Board of Trustees of the Welfare Fund of Engineers Local 513

Re: Medical Benefit Improvements Effective January 1, 2022

The Trustees are pleased to announce the following improvements to your medical benefits, which will be effective January 1, 2022:

ACTIVE EMPLOYEES AND DEPENDENTS

Benefit	Current Benefit Through December 31, 2021	New Benefit Effective January 1, 2022
Plan Pays	PPO Coverage: 75% Non-PPO Coverage: 45%	PPO Coverage: 85% Non-PPO Coverage: 55%
Calendar Year Deductible	PPO Coverage: \$400 individual / \$800 family Non-PPO Coverage: \$800 individual / \$1,600 family	PPO Coverage: \$300 individual / \$600 family Non-PPO Coverage: \$600 individual / \$1,200 family
Hospital Copayment	\$1,000 per admission	\$0 per admission

RETIRED EMPLOYEES AND DEPENDENTS (not eligible for Medicare) – PLAN A

Benefit	Current Benefit Through December 31, 2021	New Benefit Effective January 1, 2022
Plan Pays	PPO Coverage: 80% Non-PPO Coverage: 50%	PPO Coverage: 85% Non-PPO Coverage: 55%

RETIRED EMPLOYEES AND DEPENDENTS (not eligible for Medicare) – PLAN B

Benefit	Current Benefit Through December 31, 2021	New Benefit Effective January 1, 2022
Plan Pays	PPO Coverage: 70% Non-PPO Coverage: 40%	PPO Coverage: 75% Non-PPO Coverage: 45%

All other benefits not shown in the tables above will remain the same as outlined in the Summary Plan Description.

This Summary of Material Modifications is only intended to provide a brief overview of the changes made to each Plan. The terms of each Plan are governed by the Plan Document. Please contact the Benefit Office at 314-739-2973 for any questions regarding this summary.