



PIPEFITTERS LOCAL 636  
FRINGE BENEFIT FUNDS  
P.O. BOX 278  
TROY, MICHIGAN 48099-0278  
(248) 641-4936 (888) 646-8920



**MCA**  
DETROIT

To: Pipefitters Local 636 Insurance Fund Participants  
From: The Board of Trustees of the Plumbers Pipefitters Local 636 Insurance Fund  
Re: Summary of Material Modification – KEEP WITH YOUR SUMMARY PLAN DESCRIPTION  
Date: April 2026

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Please read this Notice carefully as it contains important information about the Pipefitters Local 636 Insurance Fund Plan document (the Plan). This document should be read carefully and attached to your Pipefitters Local 636 Insurance Fund Summary Plan Document (SPD). If you have any questions about the information described in this Notice, please contact the Fund Office.

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Unless stated otherwise, the following changes are effective beginning January 5, 2026:

## 1. SHORT-TERM DISABILITY BENEFITS – OPT-OUT JOURNEYMEN, WORKING PRINCIPALS, AND GRADUATE SERVICE JOURNEYMEN ONLY

**Availability:** As a reminder, short-term disability benefits are available to disabled Journeymen, Working Principals, and Graduate Service Journeymen who have elected Opt-Out Coverage.

**Amount:** The Trustees are pleased to announce that for new claims commencing on or after January 5, 2026, and for those who had been approved for weekly disability benefits and were in pay status as of January 5, 2026, the benefit amount will be \$450.00 per week, less applicable taxes.

This weekly short-term disability benefit may be combined with the weekly disability benefits for all Active Employees (described below), and, in such cases, the combined payment of both benefits may not exceed [40 x the Base Wage Rate x 70%]. The Base Wage Rate refers to the Base Wage Rate payable pursuant to the Local 636/MCA Detroit Collective Bargaining Agreement.

## 2. WEEKLY DISABILITY BENEFITS – ALL ACTIVE EMPLOYEES

**Amount:** The Trustees are pleased to announce that for new claims commencing on or after January 5, 2026, and for those who had been approved for weekly disability benefits and were in pay status as of January 5, 2026, the benefit amount is increased to the following:

- Journeymen, Graduate Service Journeymen, and Working Principals: \$600, less applicable taxes; *and*
- MET, MES, Apprentices, and Pre-Apprentices: \$450, less applicable taxes.

This weekly disability benefit may be pro-rated daily, if necessary. In addition, certain Active Employee's on Opt-Out may be entitled to additional weekly disability benefits under the short-term disability provisions (discussed above). In such cases, the combined payment of the short-term disability benefit and this weekly disability benefit will be limited as described above.

**Duration of Benefits:** Weekly disability benefits are payable for up to 26 consecutive weeks. If an individual receiving Weekly Disability benefits remains disabled after a 26-week period of continuous disability, he/she may apply, in writing, to the Fund Office for a 13-week extension of benefits. Upon application, a second 13-week extension of eligibility may be granted. The first and second 13-week extensions will only be granted if the individual remains Disabled and presents a statement from a physician that his/her disability is not permanent, and he/she will be able to return to work as a Pipefitter. Notwithstanding the foregoing, any Participant awarded social security disability benefits (other than for a closed period) will be presumed permanently disabled and unable to return to work as a Pipefitter. After 26 consecutive weeks of payment of disability benefits, or up to 52 weeks if approved by the Trustees, an Active Employee is not eligible for any further disability payments for the same Illness or Injury until he/she has been credited with 80 or more hours of work as a Pipefitter for a contributing Employer. This 80-hour requirement may be waived where the Active Employee provides proof to the Fund Office that, for a period of no less than 2 consecutive weeks after they were released to return to work by his/her physician, they were continually employed by a contributing Employer and/or on the Union's Out-of-Work List.

### **3. CHANGES TO HIPAA NOTICE OF PRIVACY PRACTICES TO COMPLY WITH FEDERAL LAW**

Part of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), known as the Privacy Rule, requires group health plans, like the Pipefitters Local No. 636 Insurance Fund plan, to adopt a Notice of Privacy Practices. This Notice of Privacy Practices describes the uses and disclosures the plan can make of your protected health information (PHI) that is created, received, and maintained by the plan in the course of providing health benefits. In addition, the Notice of Privacy Practices explains the legal obligations of the plan and your legal rights regarding the PHI held by the Plan.

The Privacy Rule also requires plans to make available to all participants their Notice of Privacy Practices and, when material changes are made to such Notice of Privacy Practices, send a timely communication describing such materials changes.

Effective **February 16, 2026**, the Pipefitters Local No. 636 Insurance Fund's Notice of Privacy Practices has been materially changed to comply with changes made by law, specifically to:

- 1. Incorporate additional protections for substance use disorder treatment records.** In relevant part, there are specific limitations on how we can use or disclose records of your identity, diagnosis, prognosis, or treatment maintained in connection with the performance of any program or activity related to substance use disorder education, prevention, training, treatment, rehabilitation, or research, which was conducted, regulated, or directly or indirectly assisted by any federal department or agency (Part 2 records).

Part 2 records, or testimony relaying the content of such records, will not be used or disclosed in any civil, administrative, criminal, or legislative proceeding against you unless based on specific written consent or a court order after notice and an opportunity to be heard is provided to you. A court order authorizing the use or disclosure must be accompanied by a subpoena or other legal requirement compelling disclosure before the requested record is used or disclosed.

- 2. Provide information regarding redisclosure.** You should be aware that information disclosed in accordance with this notice and federal law may be subject to redisclosure and no longer protected by the limitations contained in this notice and federal law.

To request a copy of the Pipefitters Local No. 636 Insurance Fund's updated Notice of Privacy Practices, provide your name and mailing address to the plan representative identified below, and a copy will be sent to you, free of charge.

Plan Representative: Darris Garoufalis (third-party administrator)

BeneSys, Inc.

700 Tower Drive, Suite 300

Troy, Michigan 48098

Phone Number: (248) 813-9800

The Pipefitters Local No. 636 Insurance Fund's updated Notice of Privacy Practices is also posted on the Fund's website, accessible at <https://www.ourbenefitoffice.com/Pipefitters636/Benefits/>.

**Please Contact the Fund Office If You Have Any Questions About the Information Contained in This Notice.**

4925-3900-5806

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**Important Fund Information**

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