

# Plumbers & Pipefitters Local 396 Health & Welfare Fund

## Summary of Material Modifications

Date of Notification: November 2024

Dear Participant:

### Termination of Inactive Medical Reimbursement Accounts with Low Balance.

If your Medical Reimbursement Account has had no activity for a period of two years, meaning there have been no contributions received in that account and no claims made from that account, and the balance in the account is less than \$50, then on March 31st of the year following the expiration of this two year period, your account will be canceled and any remaining balance will be permanently forfeited and revert to the Trust Fund.

### Fees Incurred Administering or Injecting Prescription Drugs

The Plan will cover fees incurred for administering or injecting prescription drugs.

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As always, we, the Board of Trustees, continuously strive to provide you and your family with the best benefits and security available. If you should have any questions or wish to receive further information concerning the mentioned changes, please contact the Fund Office.

*This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. This SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any provision or feature is not discussed in this SMM or is only partially discussed, then the terms of the Plan will govern in all such cases.*

*The Board of Trustees reserves the right to amend the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with applicable law, the amendment procedures established under the Plan and the Trust Agreement. The Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.*