



Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & Trust

To: All Participants of the Local Union No. 598 Health and Welfare Plan
From: Board of Trustees
Date: June 1, 2025
RE: Summary of Material Modification – Health Reimbursement Account – Forfeiture Rule

Effective July 1, 2025, please note that any Participant with an HRA balance from Active Employer contributions will be subject to forfeiture in the event the account meets the following criteria:

1. An HRA balance is \$250 or less at the end of the calendar month; AND
2. There has been no employee health plan eligibility for each of the last 12 months, including Active, COBRA and Retiree eligibility; AND
3. There have been no transactions within the HRA in the last 12 months. This includes contributions, reimbursements and Benny card transactions.

If your account meets all three of these requirements your account will be forfeited and funds returned to general Trust assets. This forfeiture rule is measured on a rolling 12-month period.

IF YOUR HEALTH REIMBURSEMENT ACCOUNT HAS A BALANCE OF \$250 OR LESS, YOU HAVE HAD NO TRANSACTIONS IN THE PRIOR 12 MONTHS AND YOU DID NOT HAVE HEALTH PLAN ELIGIBILITY IN THE PRIOR 12 MONTHS, YOUR ACCOUNT WILL BE FORFEITED.

If you have any questions, please contact the Trust Office at 800-205-7002.

You can review your HRA account through our website at www.ua598benefits.org.