

PLUMBERS AND PIPEFITTERS MEDICAL FUND

7130 Columbia Gateway Drive, Suite A

Columbia, MD 21046

Phone: (800) 741-9249

November 2025

SUMMARY OF MATERIAL MODIFICATIONS

Notice of Eligibility and Participation of former members of Plumbers and Steamfitters Local No. 489 and Participants in the Plumbers and Steamfitters Local 489 Health and Welfare Plan

The Board of Trustees of the Plumbers and Pipefitters Medical Plan (“Local 5 Medical Plan”) is pleased to provide the following eligibility and participation information for Plumbers Local Union No. 5 Members who are: 1) former members of Plumbers and Steamfitters Local No. 489; and 2) Participants in the Plumbers and Steamfitters Local 489 Health and Welfare Plan as of November 30, 2025 (referred to as “Local 489 Health Plan Participants”). If you are receiving this Notice, you are a Local 489 Health Plan Participant as defined above according to the records received by the Local 5 Medical Plan from the Plumbers and Steamfitters Local 489 Health and Welfare Plan (“Local 489 Health Plan”).

1. Active Employees

Active Employees who are members of Local 5 and are Local 489 Health Plan Participants as of November 30, 2025, will be immediately eligible for coverage from the Local 5 Medical Plan effective January 1, 2026. *However, you must complete the enclosed enrollment form and return it to the Local 5 Medical Plan Benefits Office by December 10, 2025, to begin receiving coverage from the Local 5 Medical Plan as of January 1, 2026. If you fail to return the enrollment form to the Local 5 Medical Plan by December 10, 2025, you may experience a lapse in medical coverage.*

In addition:

- You will receive coverage through the Eligibility Quarter ending April 30, 2026, and, after April 30, 2026, you will continue coverage on the same terms as other Active Employees in the Local 5 Medical Plan.
- Contributions owed on your behalf for hours worked in Covered Employment after January 1, 2026 will be reported and paid to the Local 5 Medical Plan, and if you have more than 300 hours in Covered Employment reported and paid to the Local 5 Medical Plan for the January through March 2026 Work Quarter, you will continue coverage for the following Eligibility Quarter of May, June, and July 2026 under the Local 5 Medical Plan.
- You will be eligible for a Reserve Account established in your name up to a maximum of 300 hours based on the Hours Bank maintained on your behalf by the Local 489 Health Plan – *i.e.*, your Hours Bank, up to a maximum of 300 hours, will be credited by the Local 5 Medical Plan subject to the terms set forth in the Local 5 Medical Plan.

- You will be eligible for continued coverage from the Unemployment Set Aside Account subject to the terms set forth in the Local 5 Medical Plan.
- Finally, when you retire, you will be eligible for Retiree Coverage from the Local 5 Medical Plan on the same terms as other Active Employees in the Local 5 Medical Plan with prior coverage under the Local 489 Health Plan accepted in lieu of prior coverage under the Local 5 Medical Plan.

2. Retirees

Retirees who are members of Local 5 and Local 489 Health Plan Participants, including the Supplemental Retiree Plan for Medicare Eligible Participants, as of November 30, 2025, will be immediately eligible for coverage from the Local 5 Medical Plan effective January 1, 2026. *However, you must complete the enclosed enrollment form and return the form and first self-payment to the Local 5 Medical Plan Benefits Office by December 10, 2025, to begin receiving Retiree coverage from the Local 5 Medical Plan as of January 1, 2026. If you fail to return the enrollment form to the Local 5 Medical Plan by December 10, 2025, you may experience a lapse in Retiree coverage or supplemental retiree medical coverage.*

Non-Medicare Eligible Retirees and their Covered Dependents receive the same medical and prescription coverage as Active Employees subject to the Retiree self-pay requirement.

Medicare Eligible Retirees and their Covered Dependents receive medical coverage under Humana Medicare Advantage Medical Plan and, effective January 1, 2026, receive prescription drug coverage under Express Scripts Medicare Prescription Drug Plan, both subject to the self-pay requirement. The Local 5 Medical Fund will send summaries of these benefits under separate cover so the Medicare Eligible Retiree can determine if he wants to enroll in the Local 5 Medical Fund's coverage.

All Retirees remain eligible for the Plan's Dental and Vision benefits, the Death Benefit, and the Medical Reimbursement Allowance, and may utilize the UA Plumbers Local 5 Medical Fund Health and Wellness Center with no out-of-pocket costs.

If you die while you are eligible for Retiree coverage under the Local 5 Medical Plan, the coverage for your Surviving Spouse and Dependents continues for up to two months without charge or, if earlier, until the date your Spouse remarries. After this two-month period, your Spouse can continue coverage for himself or herself and your Dependents by making monthly payments to the Fund. Coverage for your Surviving Spouse and Dependents automatically ends on the date your Surviving Spouse remarries.

The Local 5 Medical Plan's current self-payment rates are set forth in the enclosed Summary of Material Modifications dated July 2025. These self-payment amounts are subject to change by the Trustees at any time. If your self-payment is not received by the Fund Office on or before the last day of the month that it is due, your coverage will be considered to have ended on the last day of the preceding month. Once your coverage is terminated due to non-payment, it cannot be reinstated.

Your coverage may also terminate if you do not provide any information requested by the Fund office. Also, if a covered Retiree under the Local 5 Medical Plan works in the plumbing and pipefitting industry for an Employer that is not signatory to an agreement with UA Local 5, their Retiree coverage will immediately terminate, and they will no longer be eligible for Retiree coverage from this Plan.

3. Conclusion

For more information about the medical, pharmacy, dental, vision, and other benefits provided by the Local 5 Medical Plan to eligible participants and their families, we encourage you to read the enclosed Summary Plan Description (“SPD”) and Summaries of Material Modifications (“SMM”) carefully so that you will be familiar with the Plan’s benefits, eligibility requirements, and procedures for filing claims.

If you are a Medicare Eligible Retiree, please consult the Humana Summary of Benefits for a description of the medical benefits, and the Express Scripts Summary of Benefits for a description of the prescription drug benefits, that will be available to you effective January 1, 2026. These summaries will be provided to you under separate cover.

Please make sure to complete the enclosed enrollment form and return it to the Benefits Office by December 10. If you have any questions about the contents of this notice, please feel free to contact the Benefits Office at (800) 741-9249.

Sincerely,

Board of Trustees
Plumbers and Pipefitters Medical Plan

Enclosures: Summary Plan Description (SPD) effective January 1, 2025
Summary of Material Modifications (SMM) January 2025
Summary of Material Modifications July 2025
Summary of Material Modifications November 2025
Enrollment Form (Active or Retiree as applicable)
Reply Envelope

Important Reminder - You must advise the Benefits Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Benefits Office.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.