

PLEASE KEEP THIS IN YOUR FUND BOOKLET

PLUMBERS AND PIPEFITTERS MEDICAL FUND

7130 Columbia Gateway Drive, Suite A
Columbia, MD 21046

November 2025

SUMMARY OF MATERIAL MODIFICATIONS

Dear Participant,

The Board of Trustees of the Plumbers and Pipefitters Local 5 Medical Fund announces changes in Plan benefits. Please review this information carefully, noting effective dates of the changes, and share it with your spouse and family.

Keep this Summary of Material Modifications with your Summary Plan Description (SPD) booklet so that you may refer to it if you have any questions in the future.

IMPORTANT NOTICE TO MEDICARE-ELIGIBLE PARTICIPANTS AND THEIR SPOUSES REGARDING PRESCRIPTION DRUG COVERAGE

This Summary of Material Modifications describes an important change to the coverage offered by the Plumbers and Pipefitters Medical Fund (“Fund”) to Medicare-Eligible Participants and their Spouses. We encourage you to read this notice carefully and to contact the Fund Office if you have any questions.

New Retiree Prescription Drug Plan

In an effort to continue to provide participants and their dependents with access to high-quality, cost-effective health coverage, the Fund is automatically enrolling all Medicare-eligible Participants and Dependents in the Express Scripts Medicare Prescription Drug Plan (PDP) effective January 1, 2026. Enrollment and customer service related to this program will be managed by Amwins Group Benefits, LLC.

A separate communication is enclosed with this notice outlining the benefits of the Express Scripts Medicare Prescription Drug Plan and what to expect if you are a Medicare-eligible Participant.

Benefits of the Express Scripts Medicare Prescription Drug Plan | What to Expect | Plan Improvements

1. *Comprehensive Prescription Drug Program.* The Express Scripts Medicare Prescription Drug Plan provides a comprehensive prescription drug program. This new plan will replace your current prescription drug plan with Humana.
2. *No Change to Your Medical Coverage through the Humana Medicare Advantage Plan.* Your medical coverage will continue through the Fund with your Humana Medicare Advantage Plan.

3. *New Express Scripts Medicare Welcome Kit and Identification Card.* You will receive Welcome Kit from Express Scripts Medicare, which will contain a new ID card. You should use this card beginning on January 1, 2026 when filling prescriptions.
4. *You Must Have Medicare.* As before, **you must be enrolled in Medicare Parts A and B** to be eligible for coverage under the Express Scripts Medicare Prescription Drug Plan.
5. *Expansive Pharmacy Network.* You will continue to be able to use almost any retail pharmacy as the Express Scripts Pharmacy Network contains over 60,000 in-network pharmacies nationwide.
6. *Important Note On Current Prescriptions.* **Be sure to obtain new prescriptions from your doctor if you use the mail order service.** You will receive the necessary forms and instructions on how to utilize Express Scripts' mail order service shortly before January 1, 2026.

If you currently have a prescription for which you have obtained a prior authorization, you may need to obtain a new prescription and prior authorization. Your current prescriptions may not automatically transfer when the transition to the Express Scripts Medicare Plan occurs.

7. *Prescription Drug Plan Features.* While the Express Scripts Medicare Prescription Drug Plan is intended to replicate the prescription drug benefits previously offered by the Humana Prescription Drug Plan, there may be some differences in benefits, as determined by both Express Scripts and the Centers for Medicare and Medicaid Services' (CMS) guidelines. Every effort has been made to ensure that the benefits offered under the Express Scripts Medicare Prescription Drug Plan will be the same or superior to the benefits offered under the Humana Prescription Drug Plan.
8. *No Changes to Retiree Rates.* Participants on the Express Scripts Prescription Drug Plan will continue to pay their current Retiree rates to the Fund, which will cover both retiree medical and prescription drug benefits. The retiree rates for medical and prescription drug coverage for Post-June 1, 1993 Retirees and Surviving Spouses where the Retiree is age 62 or over (or disabled under 62) is as follows:

Retiree age 62 or over (or disabled, under 62) (Single)	\$143.00
With one dependent (Single Plus 1)	\$286.00
Maximum family rate (Family)	\$358.00

Continued Medical, Dental and Vision Benefits

Although you will become enrolled in the Express Scripts Medicare Prescription Drug Plan, you will continue to receive your medical benefits through the Humana Medicare Advantage Plan. In addition, you will remain eligible to utilize the Plan's dental PPO network, United Concordia, and vision PPO network, Vision Service Plan (VSP), so long as you choose not to opt out of those benefits.

UA Plumbers Local 5 Medical Fund Health & Wellness Center

Medicare-eligible retirees will continue to have access to the UA Plumbers Local 5 Medical Fund Health & Wellness Center, which provides comprehensive primary and preventive care services with no out-of-pocket costs.

Mailings You Should Expect in the Coming Months

Around the beginning of December, you will receive a Welcome Kit from Express Scripts Medicare. The Welcome Kit will include your new Medicare prescription drug plan member ID Card. Your Welcome Kit will also include other important plan benefit materials, such as the prescription drug formulary.

We are required by law to give you the choice of opting out of the new Express Scripts Medicare Prescription Drug Plan. Please note that since you are currently enrolled in the Fund's current Plan, there is most likely no reason why you would not participate in the new Prescription Drug Plan. If you opt out, you will have no prescription drug coverage through the Fund. However, if you have another plan through your spouse or if you would like to opt-out for any reason, please call the Fund Office.

Conclusion

The Fund Office will continue to handle inquiries related to contributions, eligibility, self-payments, dental and vision benefits, the Medical Reimbursement Allowance, death benefits, and other matters outside the scope of Express Scripts' role as a service provider to the Fund. As always, if you have any questions about the change described in this notice, or the Fund in general, please feel free to contact the Fund Office.

The Trustees for the Plumbers and Pipefitters Local 5 Medical Fund are:

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Sincerely,

BOARD OF TRUSTEES

SMM(D)/SPD 1/2025

Español: Si usted tiene dificultad entendiendo cualquier parte de este folleto, contacte a BeneSys, Inc, el administrador del Plan, en la Oficina del Fondo en 7130 Columbia Gateway Drive, Suite A, Columbia, Maryland 21046. Nuestras horas de oficina son desde las 8:30 A.M. a 5:00 P.M. de

Lunes a Viernes. Usted también puede llamar a la oficina del Administrador del Plan al 1-800-741-9249 o 410-872-9500 para asistencia.