
NOTICE OF MATERIAL MODIFICATIONS

To the

**SHEET METAL WORKERS LOCAL 104
HEALTH CARE PLAN**

(As revised January 2026)

TO: Participants and Beneficiaries of the Sheet Metal Workers Local 104 Health Care Plan (the “Plan”)

FROM: The Board of Trustees

RE: **IMPORTANT PLAN CHANGES:**

1. PRIOR AUTHORIZATION REQUIREMENT FOR GLP-1 MEDICATIONS
2. MIGRAINE CARE THROUGH HINGE HEALTH
3. HRA CHANGES

DATE: June 2026

This document is a Summary of Material Modifications (“Summary”) intended to notify you of an important change made to the Sheet Metal Workers Local 104 Health Care Plan (“the Plan”) since the Summary Plan Description (“SPD”) was last distributed to you. This Plan amendment represents benefit improvements or other changes determined by the Board of Trustees to be in the best interest of Plan participants and beneficiaries.

You should take the time to read this Summary carefully and keep it with the copy of the SPD that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding this change to the Plan, please contact the Trust Fund Office by telephone during normal business hours at (925) 208-9994, by mail at Sheet Metal Workers Local 104 Health Care Plan, P.O. Box 1917 San Ramon, CA 94583, or by e-mail at staff@sheet104fringe.org. You may also download a copy of the SPD from the Plan’s fringe benefit website: www.sheet104fringe.org.

The Board of Trustees has made the following changes to the Plan:

PRIOR AUTHORIZATION FOR GLP-1 MEDICATIONS EFFECTIVE JULY 1, 2026

(ACTIVE AND NON-MEDICARE RETIREES ENROLLED IN THE INDEMNITY PLAN)

Beginning July 1, 2026, all requests for coverage of diabetic GLP-1 medication (e.g. Ozempic, Mounjaro, etc.) will require prior authorization (PA). This means that before the Plan covers these medications, OptumRx must review and approve the request based on their clinical criteria, including chart notes, confirming labs and a diagnosis of Type 2 diabetes. This will apply to new utilizers of GLP-1 medications and those currently using a GLP-1 medication. If you are currently taking a GLP-1 your next refill on or after July 1, 2026, will require PA approval. To avoid delays, ask your prescriber to begin the PA process before July 1, 2026. For specific criteria for your requested medication, please contact OptumRx at (800)-573-0437.

GLP-1 drugs weight loss or for indications other than diabetes (e.g. Wegovy, Zepbound, etc.)

will remain excluded from coverage under the Plan.

MIGRAINE CARE THROUGH HINGE HEALTH EFFECTIVE MAY 1, 2026

(ALL PARTICIPANTS)

Hinge Health is a virtual provider for musculoskeletal conditions that is available to all participants and dependents, including those under the Indemnity and Kaiser medical options. There is no copayment and care is not subject to the Plan's deductible. In addition to the current levels of care Hinge Health provides, migraine care is now available effective May 1, 2026. If you are affected by chronic migraine attacks, Hinge Health may be able to assist in finding effective pain relief and prevention.

To get more information or join Hinge Health call (855) 902-2777 or visit: <https://www.hingehealth.com/for/sheetmetal104/>

HEALTH REIMBURSEMENT ACCOUNT

(ALL PARTICIPANTS)

Individuals that are no longer covered by the Plan that have HRA account balances attributable to contributions made before June 1, 2024, may receive reimbursement for qualified medical expenses provided:

- The individual is covered by another qualified employer sponsored health care plan that does not consist solely of excepted benefits, and
- The individual has not worked in non-covered sheet metal service. Non-covered sheet metal service is work that is covered work under the collective bargaining agreement for a person or entity that is not signatory to a collective bargaining agreement with SMART, Sheet Metal Workers Local 104, or you engage in such work as an independent contractor, proprietor, partner or owner.

You may request reimbursement for a qualified medical expense by filling out a request for reimbursement form and submitting the required documentation. A reimbursement form can be requested from the Trust Fund Office.

If you have any questions about your benefits, you may contact the Trust Fund Office at (925) 208-9994.