

**SHEET METAL WORKERS LOCAL 104 HEALTH CARE PLAN  
(As revised January 2026)**

Amendment 1

Pursuant to the authority set forth in Article VII of the Agreement and Declaration of Trust, the Trustees hereby amend the Sheet Metal Workers Local 104 Health Care Plan as follows:

1. Effective May 1, 2026, the “Musculoskeletal Benefits” section is amended to read as follows:

## **Musculoskeletal Benefits**

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Hinge Health is a virtual provider for musculoskeletal conditions that is available to all participants and dependents, including those under the Kaiser Health Benefit. There is no copayment and care is not subject to the Plan’s deductible.

Hinge Health offers various levels of care, including:

Prevention: job-specific exercises and education

Acute (recent injury): physical therapy video visits for every body part

Chronic (high risk): exercise, education, and behavior change, including women’s pelvic health

Surgery (pre & post rehab): pre/post rehab and continuity of care

Migraine: pain relief and prevention

To get more information or join Hinge Health call (855) 902-2777 or visit:

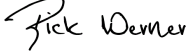

<https://www.hingehealth.com/for/sheetmetal104/>

2. Effective July 1, 2026, a new subparagraph is added to the IV. FORMULARY (PREFERRED) DRUGS subsection of the Prescription Drug Benefits for Indemnity Plan Participants – Actives and Non-Medicare Retirees and Dependents that reads as follows:

Prior Authorization for GLP-1 Medications – diabetic GLP-1 medications (e.g., Ozempic, Mounjaro, etc.) require prior authorization (PA). PA is a utilization management process used to help ensure that medications are prescribed for medically appropriate reasons, in accordance with evidence-based clinical guidelines, and for cost-effective use. For specific criteria for your requested medication, please contact OptumRx at (800)-573-0437.

3. Effective March 17, 2026, the “Reimbursement of Qualified Expenses” subsection in the “Health Reimbursement Account” section is amended to add a new number 8 that reads as follows:
  
8. Individuals previously eligible for benefits under the Plan as an Active Employee that have a Health Reimbursement Account attributable to contributions made on or before June 1, 2024, may be reimbursed for medical care as defined in Internal Revenue Code § 213(d), provided the individual is covered by another qualified employer sponsored health care plan that does not consist solely of excepted benefits, and the individual does not work in non-covered sheet metal service. The individual must provide proof of their other qualified employer sponsored health care coverage.

This Amendment 1 was adopted by the Board of Trustees on June 2, 2026. The Chairman and Co-Chairman were authorized by the Board of Trustees to execute this Amendment on their behalf. This Amendment 1 may be executed in counterparts, each of which shall be deemed to be an original, but all of which together shall constitute one and the same Amendment 1.

Signed by:  
  
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Chairman  
DocuSigned by:  
  
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Co-Chairman

Date: 6/2/2026

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