
NOTICE OF MATERIAL MODIFICATIONS

To the

SHEET METAL WORKERS LOCAL 104
HEALTH CARE PLAN
(As revised January 2021)

TO: Active and Non-Medicare Participants and Beneficiaries of the Sheet Metal Workers Local 104 Health Care Plan (the "Plan")

FROM: The Board of Trustees

RE: **IMPORTANT PLAN CHANGES FOR INDEMNITY PLAN ACTIVE AND NON-MEDICARE ENROLLEES (NOT KAISER ENROLLES)**

PRESCRIPTION DRUG FILLS FOR NEW UTILIZERS OF GLP-1 MEDICATIONS BEGINNING JULY 1, 2025

DATE: May 2025

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:

Beginning July 1, 2025, new utilizers of GLP-1 medications (e.g., Ozempic and Mounjaro) are required to get three (3) retail 30-day supply fills of the same dosage of the medication before being allowed to get a 90-day supply. Anytime an existing utilizer changes the drug, strength of drug, or dosage, the three (3) retail 30-day supply fill requirement will apply.

GLP-1 medications require titration (gradual increase to dosage over time). They are also costly. To reduce waste and manage costs, initial fills and refills of the medications will be limited to 30 days until dosage is stabilized. Once the dosage is stabilized, demonstrated by three (3) 30-day fills of the same dosage, the Plan will provide coverage for 90-day supply refills.

If you are currently using a GLP-1 medication, you will not be affected by this change. However, if you change GLP-1 medications (e.g., move from Ozempic to Mounjaro), or change the strength or the dosage, your new medication will be subject to this limitation.

If you have any questions about your benefits, you may contact the Trust Fund Office at the numbers listed below.