



PLUMBERS & STEAMFITTERS LOCAL 166 BENEFIT FUNDS

P.O. BOX 99485
TROY, MICHIGAN 48099-9485
(248) 641-4966 or Toll Free (855) 641-4966

To: Plumbers and Steamfitters Local 166 Health & Welfare Fund Participants
From: Board of Trustees Plumbers and Steamfitters Local 166 Health & Welfare Fund
Re: Summary of Material Modification – KEEP WITH YOUR SUMMARY PLAN DESCRIPTION
Date: November 1, 2025

Please read this Notice carefully as it contains important information regarding changes to coverage under the Plumbers and Steamfitters Local 166 Health & Welfare Fund. Please keep this Notice with your Summary Plan Description (SPD).

The following changes are effective January 1, 2026.

1. Increased Life Insurance Benefits for Active Employees

Currently, the Plan provides active employees coverage under a fully insured group term life insurance policy purchased by the Fund from Reliance Standard Life Insurance Company for death and accidental death.

Effective January 1, 2026, the Trustees are pleased to announce that the life insurance benefit will increase from \$25,000 to \$50,000 for both death and accidental death.

Additional information regarding this group life insurance policy, including limitations and exclusions, can be found in the certificates of insurance issued by Reliance and a copy of the group life insurance policy is available at the Fund Office.

2. Increased Life Insurance Benefits for Retirees

Currently, the Plan provides active employees coverage under a fully insured group term life insurance policy purchased by the Fund from Reliance Standard Life Insurance Company for death and accidental death.

Effective January 1, 2026, the Trustees are pleased to announce that the life insurance benefit will increase from \$3,000 to \$10,000 for both death and accidental death.

Additional information regarding this group life insurance policy, including limitations and exclusions, can be found in the certificates of insurance issued by Reliance and a copy of the group life insurance policy is available at the Fund Office.

If you have any questions, please contact the Fund Office.

Sincerely,

The Board of Trustees
Plumbers & Steamfitters Local 166 Health and Welfare Plan

Important Plan Information



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