



# PLUMBERS & STEAMFITTERS LOCAL 166 BENEFIT FUNDS

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September 2023

**To: Plumbers and Steamfitters Local 166 Health & Welfare Fund Participants**

**From: Board of Trustees Plumbers and Steamfitters Local 166 Health & Welfare Fund**

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**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).**

## **PLAN CHANGES**

### **1. WEEKLY DISABILITY BENEFITS**

Effective June 6, 2023, all applications for weekly disability benefits must be received by the Fund Office within 60 days of the date you become Totally Disabled.

Total Disability is defined as “a condition resulting from Illness or Injury in which, as certified by a Physician, means [you] cannot engag[e] in any occupation for wage or profit and [are] unable to perform the substantial duties of a plumber, pipefitter, or metal tradesman.”

### **2. ERECTILE DYSFUNCTION DRUGS**

Currently the Plan excludes medical coverage for the treatment of erectile dysfunction. Specifically, the Plan excludes coverage for “care, treatment, services, supplies or medication in connection with treatment for impotence not caused by organic disease.”

Effective June 6, 2023, the Plan will cover medication to treat erectile dysfunction if received through the Activate Healthcare Family Medical Center. Medication to treat erectile dysfunction received from another source will not be covered.

### **3. STERILIZATION**

Currently, surgical sterilization for women is considered preventive care and required by federal law to be covered in-network at 100%. It is covered out-of-network at 60%.

Surgical sterilization for men, which is not considered preventive care, is covered in-network at 80% and out-of-network at 60%.

Effective September 1, 2023, surgical sterilizations for both men and women will be covered in-network at 100% and out-of-network at 60%.

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

Sincerely,

The Board of Trustees  
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