



PLUMBERS & STEAMFITTERS LOCAL 166 BENEFIT FUNDS

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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: October 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 October 1, 2025, unless otherwise indicated below.

1. NEW – Specialty Medications and Paydhealth’s “Select Drugs and Products Program”

As part of the ongoing effort to contain the cost of healthcare benefits and ensure the long-term viability of the Plan, the Board of Trustees is pleased to announce it has partnered with Paydhealth, which provides advisory and advocacy services for certain prescription drugs and products, including specialty medications.

Paydhealth’s Select Drugs and Products Program. Beginning October 1, 2025, all individuals receiving a specialty medication included on Paydhealth’s “Select Drugs and Products List” (subject to change – please contact Paydhealth at (877) 422-1776 for the most current List), must enroll in Paydhealth’s “Select Drugs and Products Program.” *Participants currently affected by this new requirement will have already received a joint mailing (from the Fund and Kroger Prescription Plans (KPP)) about the Paydhealth Select Drugs and Products Program.*

Failure to enroll in and complete the requirements of Paydhealth’s Select Drugs and Products Program when prescribed a specialty medication included on Paydhealth’s “Select Drugs and Products List” will result in the individual being responsible for the full cost of the specialty medication. Moreover, the out-of-pocket amounts paid for specialty medications as a result of the failure to enroll in and complete the requirements of Paydhealth’s Select Drugs and Products Program will not be counted toward the out-of-pocket maximum for in-network prescription drugs.

Reminder: Precertification Required for All Specialty Medications. Please also be aware that all specialty medications must be pre-certified by Kroger Prescription Plans, www.kpp-rx.com, (800) 482-1285.

2. Clarification – Exclusion Number 74 re Injury or Illness Resulting From Illegal Voluntary Use Of Prescription Drugs, Nonprescription Drugs, Or Alcohol

Currently, the Plan provides that the Plan will not provide coverage for injuries or illnesses resulting from the voluntary use of prescription drugs, nonprescription drugs, or alcohol where the use of such substances constitutes or contributes to the violation of any state or federal law.

Beginning October 1, 2025, this exclusion has been clarified to explicitly provide that the exclusion will not bar coverage for such injuries or illnesses when they result from conditions considered to be mental health conditions or substance use disorders under federal law.

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

Sincerely,

The Board of Trustees

Important Plan Information



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