



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: January 2026

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, 2025, unless otherwise indicated below.

1. Plan Change – Coverage of Out-of-Network Cologuard

Currently, the Plan provides coverage for Cologuard Colorectal Cancer Screenings (a non-invasive stool-based test), 100% in-network and 50% out-of-network.

Effective January 1, 2025, the Trustees are pleased to announce that out-of-network Cologuard Colorectal Cancer Screenings will also be covered in full (100%).

2. Reminder – Preventive Services

As a reminder, the Plan covers in-network preventive services without cost-sharing to the extent required under federal law. This means deductibles, co-insurance, and copayments do not apply to these benefits if provided in-network.

Please be aware that the list of preventive services required to be covered under federal law changes periodically and that federal law may limit these benefits to certain individuals by age, sex, health history or status, and impose treatment limitations such as once per lifetime, once per year, etc. For a list of items and services required to be covered under federal law as a preventive service, please contact the Fund Office, or visit the following resources:

- U.S. Preventive Services Task Force, A & B Recommendations:
<https://www.uspreventiveservicestaskforce.org/uspstf/recommendation-topics/uspstf-a-and-b-recommendations>

- Health Resources & Services Administration Adopted Guidelines for Women <https://www.womenspreventivehealth.org/recommendations>
- Health Resources & Services Administration Adopted Guidelines for Infants, Children, and Adolescents (the Bright Futures Periodicity Schedule): <https://www.aap.org/en/practice-management/care-delivery-approaches/periodicity-schedule>
- Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention: <https://www.cdc.gov/vaccines/hcp/acip-recs/index.html>

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

Sincerely,

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