

**PLUMBERS & PIPEFITTERS LOCAL #94 HEALTH & WELFARE FUND**  
**3660 STUTZ DR., STE. 101**  
**CANFIELD, OH 44406-8149**  
**Telephone: (800) 435-2388**

**SUMMARY OF MATERIAL MODIFICATIONS  
FOR THE SUMMARY PLAN DESCRIPTION OF THE  
LOCAL #94 HEALTH PLAN**

Effective January 1, 2026, the Board of Trustees has significantly revised your combined Plan Document and Summary Plan Description (the “SPD”). This “Summary of Material Modification” explains those changes and should be kept with your 2026 version of the SPD.

First and foremost, effective January 1, 2026, the Plan will be considered a “non-grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage features that were already in effect when that law was enacted. Being a non-grandfathered health plan means your Plan will be able to provide certain consumer protections of the Affordable Care Act, such as preventive health services without any cost sharing. However, given the increased costs of health care coverage and prescription medications, as a non-grandfathered health plan the Plan will be able to consider new plan design options, such as increased cost sharing, to allow the Board to design cost-effective plan alternatives while simultaneously minimizing the impact of increased costs of medical care, drug coverage, insurance protection, and administrative expenses.

Several sections of the SPD have been revised. Among the changes, some of the highlights are as follows:

- (1) The Plan’s Schedule of Benefits section (Article I) has been completely revised and expanded to provide you additional information about your medical coverage.
- (2) The rules of eligibility (Article II) have been clarified to explain coverage for new members and apprentices, travelers, maximum reserve and negative bank hours, coverage for retirees and their families, and events that lead to termination of coverage under the Plan.
- (3) The Plan’s medical benefits (Article III) are explained in detail and listed alphabetically in your SPD. This way, you and your family will be able to quickly find the coverage you need and a brief explanation of the terms of that coverage. MMO representatives carefully reviewed the medical coverage provisions of the SPD, so the information you are looking for should be easy to find either in the SPD or from your contact person at MMO.
- (4) The prescription drug section (Article IV) has been significantly expanded, and if you need additional information about your prescriptions, please contact CVS/Caremark, the Plan’s prescription benefits manager (also known as the Plan’s PBM).
- (5) The retirees, exclusions, and ancillary benefits sections (Articles V-IX) have been carefully reviewed and expanded by the Plan’s professionals. Please note that, effective November 19, 2025, a claim for benefits, including dental and vision benefits, must be filed with the Fund

Office or Claims Payor, as applicable, no later than one (1) year (i.e., 365 days) after the date of service. If the claim is not filed within that 1-year time period, the claim will be denied.

- (6) The COBRA, coordination of benefits, and subrogation and reimbursement sections (Articles X-XII) have been updated and clarified.
- (7) The MRA section (Article XIII) has been updated to comply with the Internal Revenue Service's federal guidelines, and the lists of reimbursable and non-reimbursable expenses have been presented in alphabetical order to make it easier than before to determine if your expenses are covered MRA expenses. Please note that, effective January 1, 2026, if your MRA account has had no activity for a period of 365 consecutive days (i.e., there have been no contributions received and no claims processed through your account in the past year) and the balance in your account is less than \$100.00, then the account will be canceled and any remaining account balance will be permanently forfeited and revert to the Plan.
- (8) The privacy provisions (Article XVI) have been revised to include updated language relating to substance use disorders and other private health information. Rest assured, the Board of Trustees is diligently protecting your private health information and carefully guarding against improper disclosures of your health information through cybersecurity hacks and other nefarious actions.
- (9) The claims and appeals sections (Articles XVII-XVIII) have been significantly expanded. If you have any questions about the claims procedures or your appeal rights, please contact the Fund Office.
- (10) The ERISA and definition sections (Articles XIX-XXIII) have been updated and revised to include additional information that will be helpful to you and your family.

Please keep this notice with your SPD. If you have questions about this notice or the new SPD, please contact the Fund Office at 3660 Stutz Drive, Suite 101, Canfield, Ohio 44406, (800) 435-2388.

Sincerely,

BOARD OF TRUSTEES,

PLUMBERS & PIPEFITTERS LOCAL 94  
HEALTH & WELFARE FUND