



Utah Pipe Trades Trust Funds

Pension
Health and Welfare

November 20, 2025

FROM: Board of Trustees of the Utah Pipe Trades Health & Welfare Trust Fund
TO: Participants of the Utah Pipe Trades Health & Welfare Trust Fund
RE: Updates effective January 1, 2026.

Dear Participants:

The Board of Trustees are pleased to announce that effective January 1, 2026 the temporary Dental and Vision benefit has been extended. If you or your covered dependents receive eligible dental and/or vision care between January 1, 2026 and December 31, 2026, you can submit a claim form to the Administrative Office for reimbursement up to the combined dental/vision maximum benefit of \$1,500 per covered family. Go to www.utpipetradesbenefits.org for a claim form and see Section XL of your SPD for more information on how to file a claim and

Enclosed, you will find the Summary of Benefits and Coverage (SBC) for the upcoming 2026 plan year. This document offers an overview of your health benefits, including deductibles, covered services, and out-of-pocket costs. There are no changes in your out-of-pocket costs from 2025.

We have included the COBRA rates effective January 1, 2026 in the table below.

| Eligibility Class | Current COBRA Rate <i>(effective 1/1/2025)</i> | COBRA Rate <i>(effective 1/1/2026)</i> |
|--|--|---|
| Regular COBRA | \$1,294/month | \$1,569/month |
| <i>*rate for first 3 months for participants who lost "hour bank" coverage</i> | <i>\$1,114/month</i> | <i>\$1,191/month</i> |
| 11-month Disability Extension | \$1,903/month | \$2,308/month |

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Please see attached for information about an existing program from Oshi Health. This benefit is available to all covered adult participants under the Active Health Plan and has no additional cost to you or your dependents. Oshi is a program designed to assist in digestive issues and access to in-network gastrointestinal specialists to address root cause of symptoms and next-day virtual visits.

Additionally, the Board of Trustees is pleased to announce an upcoming benefit effective January 1, 2026, from Hinge Health. This benefit is available to all covered adult participants in the Active Health Plan and has no additional cost to you or your dependents. Hinge Health provides virtual specialized virtual care for musculoskeletal issues for physical therapy and pelvic floor therapy.

We encourage you to review this information carefully and keep them for future reference.

Should you have any questions regarding the SBC, COBRA rates or any other aspect of your health care benefits, please do not hesitate to contact the Trust Office with the contact information listed below.

Sincerely,

Board of Trustees

Enclosures