



Utah Pipe Trades Trust Funds

Pension
Health and Welfare

SUMMARY OF MATERIAL MODIFICATIONS April 2026

This Notice, called a summary of material modifications (“SMM”), advises you of certain material modifications that have been made to the Plan Document/Summary Plan Description (“SPD”) for the Utah Pipe Trades Welfare Trust Fund dated January 1, 2026 (the “Plan”). Please be sure that you and your covered family members read this notice carefully. It should be kept with your SPD (including the Cigna benefits booklet that is part of the SPD), other SMMs, and annual Summary of Benefits and Coverage (SBC) notices for future reference.

Transition of Medicare Age Retiree Coverage to Medicare Marketplace

Under current Plan rules, retiree self-pay coverage (including medical, prescription drug benefits, EAP, and life insurance) is available upon retirement to members who satisfy the Plan’s applicable retiree coverage eligibility requirements, who timely enroll in this coverage, and who make the required monthly premium self-payments. This coverage is currently available to both Medicare Age (65+) and Pre-Medicare Age retirees and dependents, and is described on pages 29-30 of the SPD.

Effective July 1, 2026, the Plan’s retiree self-pay coverage is being eliminated for all Medicare Age retirees and dependents. No changes are being made to Pre-Medicare Age retiree coverage.

For Medicare Age retirees and dependents, the Plan will now instead partner with Via Benefits, an experienced licensed Medicare insurance broker, which offers professional assistance to members to help them find cost-effective individual Medicare coverage that works best for them. You will be able to choose from many individual Medicare Supplement plans like Medicare Advantage (part C), Medicare supplement (known as Medigap) and prescription drug (part D), dental and vision coverage, as well as protection plans like hospital indemnity plans, home care insurance, and hearing aids.

Medicare Age retirees and dependents each have unique needs, and the one-size-fits-all approach of the Plan’s current retiree coverage isn’t the best fit or the most cost-effective option for many members. This new approach provides more options so that you can tailor your coverage to what is best for you. With over 20 years of experience working with over 2 million retirees, Via Benefits provides personalized support to help retirees understand and enroll in the Medicare insurance options that best fit their needs and budget.

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If you are an active member, or a current retiree who is younger than age 65 and whose enrolled spouse is also under age 65 (both determined as of July 1, 2026), you do not need to take any action. However, you should be aware of the following, effective on and after July 1, 2026:

- Active employees who retire at or after age 65 will no longer be eligible for retiree self-pay coverage under the Plan upon retirement. However, they will have access to Via Benefits following retirement for assistance with selecting the Medicare insurance options of their choice. Also, a spouse or any other eligible dependent who is younger than age 65 may still be enrolled in the Plan's Pre-Medicare Age retiree self-pay coverage for as long as they remain eligible, provided the retiree otherwise meets the eligibility and enrollment requirements for retiree coverage upon retirement.
- Active employees who retire prior to age 65 will continue to be eligible to elect Pre-Medicare Age self-pay retiree coverage under the Plan, as long as they meet the applicable eligibility and enrollment requirements for retiree coverage upon retirement, and they may enroll at that time any under-age-65 spouse or other eligible dependents.
- When an enrolled retiree or spouse reaches age 65, their self-pay retiree coverage under the Plan will end but they will then have access to Via Benefits for assistance with selecting the Medicare insurance options of their choice.

If you are a current Medicare Age retiree and/or a retiree with an enrolled spouse who is Medicare Age (both determined as of July 1, 2026), you were provided a separate notice describing the specific changes applicable to your benefits and the actions that you need to take by no later than June 30, 2026.

Should you have any questions regarding the benefit change described above, please contact the Administrative Office (BeneSys) at 877-416-8181.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

*This document has been uploaded and is available on the participant website at
www.utpipetradesbenefits.org*