



Utah Pipe Trades Trust Funds

Pension
Health and Welfare

SUMMARY OF MATERIAL MODIFICATIONS

November 2025

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, 2020 (the "Plan"), as modified by prior SMMs. 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), prior SMMs, and annual Summary of Benefits and Coverage (SBC) notices for future reference.

Temporary Extension of Dental and Vision Benefit

The Trustees have extended the Plan's temporary dental and vision care reimbursement benefit described in Section VII of the SPD to once again apply for the 2026 calendar year. The available annual reimbursement amount under this benefit for eligible dental and/or vision claims will remain at \$1,500 per covered family for 2026. Please see Section VII of your SPD for the full description of this benefit. Go to www.utpipetradesbenefits.org for a claim form and see Section XI of your SPD for more information on how to file a claim.

2026 Plan Year SBC and Out-Of-Pocket Maximum

Enclosed you will find the Plan's 2026 Summary of Benefits and Coverage (SBC). This document offers an overview of your health benefits, including deductibles, covered services, and out-of-pocket costs for the 2026 calendar year. There are no changes to the Plan's annual out-of-pocket maximum for Covered Medical Expenses and Outpatient Prescription Drugs from 2025.

COBRA Rates

Effective January 1, 2026, the Self-Pay rate for COBRA continuation coverage is as follows:

Eligibility Class	Current COBRA Rate (effective 1/1/2025)	COBRA Rate (effective 1/1/2026)
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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Hinge Health and Oshi Health

The Trustees are pleased to announce that beginning January 1, 2026, the Plan will offer Hinge Health, a program that provides virtual specialized care for musculoskeletal issues, such as virtual physical therapy, exercise therapy, and pelvic floor therapy.

As a reminder, the Plan also offers Oshi, a program designed to address the root cause of digestive and gastrointestinal issues and which provides next-day virtual visits and access to in-network gastrointestinal specialists.

Both Oshi Health and Hinge Health are available to adult Active Participants and their adult Dependents covered under the Plan, at no additional cost. Please see the enclosed materials for more information about the programs.

Hour Bank Credits for Apprentices

Under the Plan, eligibility for Plan benefits is generally determined under an “hour bank” system, which also lets you build up hours of eligibility for use during periods of slack employment or layoff. Covered Hours are your work hours for which your Employer must contribute to the Trust Fund. Covered Hours are credited to your hour bank account for the month you worked the hours.

The Trustees are pleased to announce that effective January 1, 2026, Indentured Apprentices who attend the required daytime training program administered by the Utah Career Center shall be provided hour bank credits in the amount of actual hours of training, not to exceed 40 hours in any week.

Should you have any questions regarding the benefit changes 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