



Utah Pipe Trades Trust Funds

Pension
Health and Welfare

April 22, 2026

Re: Important Changes to Retiree Medical and Prescription Drug Benefit Coverage for Medicare-Age (Age 65+) Retirees and Spouses

Dear Utah Pipe Trades Welfare Trust Fund Retiree,

The Utah Pipe Trades Welfare Trust Fund Board of Trustees (“Board”) recently compared the benefits provided to retirees that currently also have Age-Based Medicare coverage. What we found is that all retirees in this group could be advantaged by purchasing a Medicare Supplement, a Medicare Part D Plan, or a Medicare Advantage Plan. Therefore, effective starting July 1, 2026, Medicare-Age retirees and Medicare-Age dependents will be transitioned from this group plan to individual policies. Please note that there is no change for the Pre- Medicare-Age Retirees or dependents.

What is changing?

Effective July 1, 2026, the current Utah Pipe Trades Welfare Trust Fund (“Trust Fund”) group health plan coverage (medical and prescription drug benefits) for Medicare-Age retirees and spouses will end. This triggers a Medicare Special Enrollment Period for the retirees and spouses affected, which will allow you to enroll in Medicare coverages mid-year. There are many different individual Medicare policies available to choose from. The Trust Fund is partnering with Via Benefits to help you select the policy that best fits your individual needs. They will be able to find a policy that is accepted by your providers, and includes specific prescriptions you are taking with a premium that fits your budget. Via Benefits offers professional assistance in finding cost-effective individual Medicare coverage that works for you. 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.

We know that each of you have unique needs, and we want to give you 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 you understand and enroll in Medicare supplemental insurance options. Licensed benefit advisors will be available to help you objectively review and enroll in plans that best fit your needs and budget.

Helping you pay for your health care

Starting July 1, 2026, and then every January 1 after that, an “Eligible Individual” will receive a contribution into a Health Reimbursement Arrangement to help pay for health care costs.

4919-5019-0491, v. 2

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You can use your HRA to get reimbursed for eligible health care expenses, including the cost of the Medicare or individual health plan you choose through Via Benefits.

Who is eligible?

An Eligible Individual is a retiree or spouse who, as of June 30, 2026, is enrolled in retiree coverage under the Trust Fund and is 65 years of age or older. If both you and your covered spouse meet these requirements by that date, you will each be considered Eligible Individuals and will each receive HRA contributions. If only one of you is age 65 or older by June 30, 2026, only that person will be eligible to receive HRA contributions.

Eligibility is determined one time only. A retiree or spouse who is under age 65 on June 30, 2026 will not become eligible in the future, even after turning age 65.

Enrolling Through Via Benefits Is Required

To qualify for the HRA, an Eligible Individual must enroll in an individual plan through the Via Benefits marketplace. If you do not, entitlement to HRA contributions will be lost.

Annual HRA contribution amounts for Eligible Individuals are as follows:

- Pre-1991 Retirees and Spouses: \$2,500
- 1991 – 1998 Retirees and Spouses: \$2,000
- Post-1998 Retirees and Spouses: \$750

A separate communication regarding HRA benefits (including the HRA benefits booklet) will be provided in the coming weeks. The HRA is a stand-alone retiree benefit that is available only to retirees and spouses who are “Eligible Individuals” as defined above.

Waiver and Refund of January – June 2026 Retiree Coverage Self-Payments

To further assist with this transition, the Board has decided to waive the self-payments required for retiree coverage for the months of January – June 2026 for anyone who will be impacted as of July 1, 2026 by this coverage change. This means that you do not need to make payments for May or June 2026 retiree coverage (which would normally be due on May 1st and June 1st, respectively). Additionally, the premiums that you already paid for January – April 2026 retiree coverage will be refunded to you in the coming weeks.



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How This Affects Retirees or Spouses Under Age 65

If you are 65 or older by June 30, 2026, you will move to Via Benefits and the HRA starting July 1, 2026, even if your covered spouse is younger than 65. Your pre-65 spouse may remain on the Trust Fund's Pre-Medicare retiree coverage until they reach age 65. The same applies if your spouse is Medicare-age and you are not, your spouse will move to Via Benefits and the HRA on July 1, 2026, while you remain on Pre-Medicare retiree coverage until age 65.

Any covered dependents who are not Medicare-age, such as children under age 26, may also remain on Pre-Medicare retiree coverage as long as they meet eligibility rules. In these situations, self-payments for Pre-Medicare retiree coverage will resume on July 1, 2026. Updated self-payment rates will be provided in a separate mailing to affected retirees.

Impact on Medicare Part D Creditable Coverage

Under the Medicare Part D prescription drug program rules, if a Medicare-Age retiree goes 63 days or longer without "creditable" prescription drug coverage, a penalty (in the form of higher premiums) will apply when they enroll in Medicare Part D prescription drug coverage and they may be limited in when they can enroll to the annual open enrollment period beginning in October. The retiree coverage that you are currently receiving under the Plan is creditable coverage, as described in the creditable coverage notice that you received in October. However, when this coverage ends on June 30, 2026, you will no longer be receiving creditable coverage from the Plan, as the HRA benefits described above do not constitute creditable coverage. This will trigger a Medicare Part D Special Enrollment Period, and it is important that you enroll in Part D prescription drug coverage during this period to avoid penalties. In the coming weeks, you will receive a loss of creditable coverage notice from the Plan with further details.

Important Deduction Message

Premiums for the individual coverage you select through Via Benefits *will not be withheld from your monthly pension benefit*. Instead, you will be responsible for paying any premiums directly with Via Benefits. You may then submit a request to Via Benefits to have these premiums reimbursed from your HRA.

Other Retiree Benefits

The Trust Fund currently also provides a \$2,000 life insurance benefit as well as an EAP benefit for enrolled retirees. Effective July 1, 2026, these benefits will no longer be available to Medicare-Age retirees.

What's next?

We understand this is a big change, and we are committed to providing you with the information you need during the transition process. Here's what you can expect:

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In the next week	Watch for mail from Via Benefits containing your Introducing Via Benefits Guide , which will give you more information and will let you know what to expect and how to prepare.
Now until June 30, 2026	<ul style="list-style-type: none"> • Visit the Via Benefits website to create a Via Benefits Profile and add your providers, prescriptions and pharmacy. Add your email address and update preferences. • Watch informational videos available on the website. • Call us to complete your Medicare Assessment. If you do not proactively contact Via Benefits, an advisor will call to help you prepare. (Be sure to answer their call — and know you are safe sharing your personal information with Via Benefits.) • Schedule your enrollment appointment during your assessment or online. • Call Via Benefits with any questions or if you need further support. • Call at your scheduled appointment time to complete your enrollment with a licensed benefit advisor or enroll online. You must actively enroll through Via Benefits <u>by June 30, 2026</u> to receive HRA contributions and coverage effective July 1, 2026.
Live Meetings	Please join us in person at Local UA 140 Union Hall (2661 South Redwood Rd. Salt Lake City, UT 84119) on Thursday, May 7, 2026 at 5:00 p.m. or Friday, May 8, 2026 at 10:00 a.m. This will be an educational session to discuss your new transition.
July 2026	<ul style="list-style-type: none"> • Receive your Reimbursement Guide in the mail. • Remember to set up direct deposit if you haven't already. • Watch the informational funding video on the Via Benefits website by logging into your account.

Questions?

The Via Benefits advisors will be your first point of contact for any questions you may have. We also encourage you to use the resources, tools, and support available to you to learn about the Medicare supplemental plans available in your area.

You can visit the website at my.viabenefits.com/utpipetrades at any time, or give Via Benefits a call at **1-833-858-6979** Monday through Friday 6:00 a.m. to 5:00 p.m. Mountain time.

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In Closing

We're here to support you through this change and are excited to be able to offer you access to Via Benefits' Individual Marketplace and the HRA contributions described above. Should you have any questions regarding the benefit changes described above, you may contact the Administrative Office (BeneSys) at 877-416-8181. However, any questions regarding the process for transitioning to individual coverage in the marketplace, coverage options, and HRA benefits should be directed to Via Benefits at the telephone number listed above.

Sincerely,

Board of Trustees

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