



**SAGINAW PLUMBERS & PIPEFITTERS**  
**U.A. LOCAL NO. 85 FRINGE BENEFIT FUNDS**  
**P.O. Box 1350 • Troy, MI 48099-1350**  
**(248) 641-4985 (800) 582-6181**



---

**To: Active Participants, Early Retirees, and their Spouses and Dependents in the Saginaw Plumbers & Pipefitters Local 85 Health and Welfare Fund (the "Plan")**

**Re: Lifetime Wig Allowance; Removal of Annual Visit Cap for Occupational, Physical, and Speech Therapies**

**Date: August 2025**

---

## **WHAT IS THIS NOTICE ABOUT?**

Effective **March 1, 2025**, the Plan will provide a lifetime allowance of up to \$5,000 for wigs (provided certain conditions are met). Additionally, the limitation of 60 visits per year for OT/PT/Speech Therapy is being lifted; there will no longer be an annual cap for these services. This Summary of Material Modifications ("SMM") will explain these new benefits and how they will affect you. Please read this notice, and file it with your personal records and your copy of the Summary Plan Description ("SPD").

## **HOW DOES THIS NOTICE AFFECT ME?**

### ***Coverage for Wigs***

The Plan now provides a lifetime allowance of up to \$5,000 toward the cost of a wig, when prescribed due to a covered medical condition, diagnosis or treatment. For more information on eligibility criteria and approved vendors, please contact the Plan Administrator. If you purchased a wig (due to a medical diagnosis or with a prescription) on or after March 1, 2025, you may be eligible for reimbursement up to the \$5,000 lifetime maximum. Please contact the Plan Administrator for additional information on required documentation and reimbursement procedures.

### ***Removal of Annual Visit Limit for Therapy Services***

Effective March 1, 2025, the Plan has eliminated the previous limit of 60 visits per year for physical therapy, occupational therapy, and speech therapy. These services are now covered without an annual visit cap, provided that all applicable Plan requirements, including preauthorization, are satisfied. If you received physical, occupational, or speech therapy services on or after March 1, 2025, and exceeded the prior 60-visit cap, you may now be eligible for additional coverage. The Plan will retroactively apply this benefit to eligible claims. If you paid out of pocket or used your IAP Account for these services during this time, please contact the Plan Administrator.

## **WHAT DO I NEED TO DO?**

These changes will take effect automatically. However, if you believe you are eligible for retroactive coverage for therapy services or the new wig benefit, please contact the Plan Administrator.

The Plan Administrator can be reached at (248) 641-4985 or (800) 582-6181 if you need more information or have any additional questions.

## **IMPORTANT REMINDER**

This SMM is a summary and is **not** an official plan document. The actual terms of the Plan are contained in the plan document, which is available from the Plan Office. In the event of any ambiguity in or omission from this SMM, or any conflict between this SMM and the official plan document, the official plan document will govern. If you have any questions regarding this notice, please contact the Plan Office at (248) 641-4985 or (800) 582-6181.

Sincerely,

*Board of Trustees*

*Saginaw Plumbers & Pipefitters Local 85 Health and Welfare Fund*