

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

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SUMMARY OF MATERIAL MODIFICATIONS

PLUMBERS' WELFARE FUND, LOCAL 130 U.A.

The Board of Trustees of the Plumbers Welfare Fund, Local 130, U.A. (the "Active Plan") is writing to inform you that they have made the following changes to the Active Plan. This Notice describes these modifications and includes other minor changes and clarifications and is considered to be a "Summary of Material Modifications" or "SMM" altering the terms of the current Summary Plan Description for each of these benefit changes. In addition, the Board of Trustees has the discretion to interpret the provisions of the Plans and this SMM. **These changes are effective as of the dates set forth below.**

The Plumbers' Welfare Fund, Local 130, U.A., which governs benefits for "active employees," has been changed in the following ways:

Genetic Testing for Cystic Fibrosis

Effective January 1, 2018, genetic testing for cystic fibrosis will be covered provided the testing is conducted due to Medical Necessity.

Preventive Services

Effective January 1, 2018, Section 5.15 is amended by adding the following:

Preventive Services for Adults

- Counseling for young adults to age 24 who have fair skin about minimizing their exposure to ultraviolet radiation to reduce risk for skin cancer.
- Exercise or physical therapy to prevent falls in community-dwelling adults age 65 years and older who are at increased risk for falls.
- Vitamin D supplementation to prevent falls in community-dwelling adults age 65 years and older who are at increased risk for falls. Over-the-counter supplements are covered only with a prescription.
- Low-dose aspirin to prevent cardiovascular disease (CVD) and colorectal cancer when prescribed by a health care provider, in adults ages 50-59 years who have a 10% or greater 10-year cardiovascular disease (CVD) risk, are not at increased risk for bleeding, have a life expectancy of at least 10 years, and are willing to take low-dose aspirin daily for at least 10 years. A prescription must be submitted in accordance with plan rules.
- Low-to-moderate-dose statin for the prevention of cardiovascular disease (CVD) events and mortality in adults ages 40-75 years with one or more CVD risk factors (i.e., dyslipidemia, diabetes, hypertension, or smoking), and a calculated 10-year risk of a cardiovascular event of 10% or greater, when identified as meeting these factors by their treating physician.

- Colorectal Cancer screening using stool-based methods (such as fecal occult blood testing).
- Screening for latent tuberculosis infection in populations at increased risk.
- Screening for hepatitis C virus (HCV) infection in persons at high risk for infection and a one-time screening for HCV infection in adults born between 1945 and 1965.
- Annual screening for lung cancer with low-dose computed tomography in adults ages 55 to 80 years who have a 30 pack/year smoking history and currently smoke or have quite within the past 15 years.

Preventive Services for Women

- Low-dose aspirin after 12 weeks of gestation for women who are at high risk for preeclampsia. A prescription must be submitted in accordance with plan rules.
- Screening for preeclampsia in pregnant women with blood pressure measurements through pregnancy. Blood pressure screening is not payable as a separate claim, as it is included in the payment for a physician visits.
- Cervical cancer screening for women ages 21 to 29 with Pap smear every three years; for women ages 30-65, screening with Pap smear alone every three years, or screening with Pap smear and human papillomavirus testing every five years. Specifically, women ages 30 to 65 should be provided with both options (without cost sharing) and the choice is made by the physician.
- Depression screening for pregnant and postpartum women.
- Comprehensive lactation support and counseling by a trained provider during pregnancy and for the duration of breastfeeding, and costs for renting breastfeeding equipment. The Plan may pay for purchase of lactation equipment instead of rental, if deemed appropriate by the plan administrator.
- Counseling for sexually transmitted infections, once per year as part of a well women visit.
- Screening and counseling for interpersonal and domestic violence, as part of a well woman visit.
- Hepatitis B screening for pregnant women at their first prenatal visit.

Preventive Services for Children

- Interventions, including education or brief counseling, to prevent initiation of tobacco use in school-aged children and adolescents.
- Syphilis screening for adolescents who are at increased risk for infection.
- For adolescents, screening and counseling for interpersonal and domestic violence.
- Well woman office visits for women beginning in adolescence and continuing across the lifespan, for the delivery of required preventive services.
- Critical congenital heart defect screening in newborns.

Should you have any questions concerning this SMM, please contact the Fund Office at (312) 226-5000 and the Customer Service Representatives will be happy to assist you.