

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

UNION TRUSTEES

JAMES F. COYNE
Co-Chairman

1340 W. WASHINGTON BLVD., SUITE 303
CHICAGO, ILLINOIS 60607-1986
Phone (312) 226-4200
Fax (312) 226-7285

CONTRACTOR TRUSTEES

DAVID ARIANO
Co-Chairman



Joseph F. Ohm
Fund Administrator

Anthony M. Rottman
Field Representative

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SUMMARY OF MATERIAL MODIFICATIONS PLUMBERS' WELFARE FUND, LOCAL 130 U.A.

Dear Active Participant,

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 improvements to the Active Plan. This Notice describes these modifications and is considered to be a "Summary of Material Modifications" or "SMM" altering the terms of the current Summary Plan Description ("SPD") 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.

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

New – Maternity Disability Leave Benefit

Effective January 1, 2022, a new Maternity Leave Disability Benefit is available to eligible female Union members who are actively working for a Contributing Contractor. The benefit is paid at a rate of \$1,200 per week for 13 weeks after the birth of the child. If the member must stop working for a Contributing Contractor because of a Disability related to childbirth, the member will be credited 40 hours per week up to a maximum of six months for any one period of Disability. Previously, childbirth was covered under the Disability Benefits of the Fund.

Incentive to Complete Annual Physical at the Wellness Center

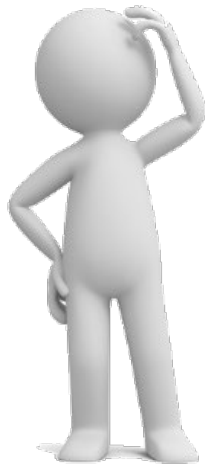
Effective January 1, 2022, a \$200 contribution will be made to a participant's HRA account for members and spouses upon completion of an annual physical exam at the any of the Wellness Center locations. If you and your spouse both receive an annual physical at a Wellness Center location during the same calendar year, you will receive a \$400 contribution to the participant's HRA account (\$200 each). The HRA contribution is limited to one physical exam per calendar year.

The Wellness Center covers annual physicals at no cost to you and your spouse.

Should you have any questions concerning this SMM, please contact the Fund Office at (312) 226-5000.

Sincerely,

Board of Trustees
Plumbers' Welfare Fund, Local 130 U.A.



member  XG™

Get answers to your
benefits questions
24/7 Online!!



The New Local 130
Health Portal!

Now you can find the answer to these any many other questions about your union benefits anytime, using any internet-connected computer, tablet – even your smartphone!

Your secure login gives you 24/7 access to your personal benefits details and status, as well as important plan documents and updates. Review your contact info or beneficiaries, download and submit forms, check on health care claims, check on your reported work hours and more. Sign on any time, any day, from anywhere you can access the internet, and quickly get the information you need.

It takes just 5 minutes to sign up, and there is no charge for this service.

Your spouse or adult beneficiaries can get their own free account, too.

Go to <http://plumberslu130ua.com/health-portal.aspx> or call us today at

312-970-1122 to get started!

<http://ualocal130.org/health-portal.aspx>