PLUMBERS' WELFARE FUND LOCAL 130, U.A.

UNION TRUSTEES

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April 14, 2021

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 - Reduced Cost to Purchase Prescription Safety Glasses

Effective June 1, 2021, the Active Plan is providing you up to \$200 per year to purchase prescription safety glasses for your job from the Vision Center and under the new Luxottica IndustrialEyes Safety Eyewear Program. This \$200 limit is separate from the routine EyeMed vision benefit. You are responsible for payment of amounts over the \$200 annual limit. If you have sufficient funds in your HRA, you may use your HRA to pay for a charge over \$200.

Local 130 members may visit the Vision Center within the Wellness Center to obtain prescription safety glasses with no out-of-pocket cost up to the \$200 annual limit. This service at the Vision Center is not part of the IndustrialEyes Safety Eyewear Program.

If you do not wish to utilize the Vision Center, you can purchase prescription safety glasses through the Luxottica IndustrialEyes Safety Eyewear Program. You should contact the Fund Office to obtain a signed Authorization Form and take it to any participating LensCrafters, Pearle Vision, or Target Optical store with your current prescription. A list of participating stores is available upon request. The store associates will follow instructions predetermined by the Fund Office. Once your visit is complete, you will be provided a detailed receipt at the time of service that should be returned to the Fund Office.

The eye exam is not included in this benefit but you may schedule an eye exam with an EyeMed provider closest to you or you can visit the Vision Center within the Wellness Center. This is subject to the cost limits described in the SPD. Please call EyeMed toll free at 1-866-723-0514 or visit EyeMed's website at www.eyemed.com for the participating location near you.

Your cost options for the safety glasses are provided below.

	Program Price	Frame Options Allowed
Safety Frame Selection		
Frames that retail up to \$59.99	\$25.00	Permanent Side Shields
Frames that retail between \$60.00-\$99.99	\$45.00	Detachable Side Shields
Frames that retail over \$100.00	\$60.00	Plastic, Metal, Titanium
Basic Impact – Plastic or Glass Lens		
Options		
Single Vision	\$40.00	Lens Materials Allowed
Bifocal	\$60.00	Plastic
Trifocal	\$90.00	Glass (Not available at Pearle Vision)
Standard Progressive (MVC Only)	\$110.00	Polycarbonate
Premium Progressive	Retail less \$110 Less 30%	Premium progressives are an upgrade employee pays 70% of balance over \$110 standard progressive rate.
Occupational (Double Seg)	\$110.00	Available in plastic and glass only.
High Impact – Polycarbonate Lens Options		
Standard Polycarbonate	\$20.00	
Premium Polycarbonate	\$30.00	Includes enhanced scratch coating.
Len Add-Ons (Add Cost To Lens Prices)		Tint shades allowed.
UV Coating - Plastic Only	\$15.00	Grade 1, Grade 2, Grade 3
Tints	\$15.00	Grade 1 tint is the lightest, grade 3 is a sunglass tint
Polarized	\$40.00	Only allowed in polycarbonate.
Anti Reflective Coating	\$68.00	Premium Anti Reflective Coating
7 Mill Reflective Coating	ψ00.00	only.
Photochromatic	\$65.00	*

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.

Please file this notice together with your Summary Plan Description ("SPD") booklet.