

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

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January 4, 2017

SUMMARY OF MATERIAL MODIFICATIONS

PLUMBERS WELFARE FUND, LOCAL 130, U.A.

RETIREE MEDICAL PLAN OF THE PLUMBERS' WELFARE FUND, LOCAL 130 U.A.

The Board of Trustees of the Plumbers Welfare Fund, Local 130, U.A. (the "Active Plan") and the Board of Trustees of the Retiree Medical Plan of the Plumbers' Welfare Fund, Local 130, U.A. ("Retiree Plan") are writing to inform you that they have made the following changes to the Active Plan and Retiree 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 Boards of Trustees have the discretion to interpret the provisions of the Plans and this SMM. **These changes are effective as of the dates set forth below.**

ACTIVE PLAN CHANGES

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

Less Restrictive Initial Eligibility Requirements

Section 2.2 of the Active Plan pertaining to Initial Eligibility is revised to remove the requirement that new employees must have at least 250 hours worked in two consecutive Contribution Quarters before coverage begins.

Effective January 1, 2017, employees are only required to accumulate 300 hours to earn Initial Eligibility and the Participant would become eligible for benefits on the 1st day of the following month after accumulating the 300 hours. The Participant would be eligible for the remainder of that Benefit Quarter, as well as the next Benefit Quarter. Afterwards, the Participant would need to work 250 hours in the Contribution Quarter in order to maintain eligibility under the corresponding Benefit Quarter.

For example, if a Member begins working in Covered Employment and works 300 hours by April 15, coverage will begin May 1 and run through the June, July and August 2017 Benefit Quarter. To continue coverage, the Participant will need 250 hours in the Contribution Quarter of April, May, and June to continue coverage in the Benefit Quarter of September, October and November.

Expanded Coverage for Certain Embryo Storage

Cryo-preservation or storage of sperm, eggs or embryos is covered so long as a cryo-preserved substance is utilized as part of the procedures for storing the embryos. Effective June 1, 2016, the Active Plan will pay up to \$50.00 per month for up to three years of eligible cryo-preservation storage of embryos.

Trustee Resignation and Appointment:

Effective January 1, 2017, Employer Trustee David Kerrigan has resigned and been replaced by James Bruckner of Chas F. Bruckner and Son, Inc. Plumbing 503 W. 26th Street, Chicago, IL 60616.

RETIREE PLAN CHANGES

The Retiree Medical Plan of the Plumbers' Welfare Fund, Local 130, U.A., which governs benefits for retirees has been changed in the following ways:

Trustee Resignation and Appointment:

Effective January 1, 2017, Employer Trustee David Kerrigan has resigned and been replaced by James Bruckner of Chas F. Bruckner and Son, Inc. Plumbing 503 W. 26th Street, Chicago, IL 60616.

Increased Home Health Care Benefit:

Effective December 1, 2016, the Home Health Care benefit has been increased from 120 days less hospital confinement to 365 days less hospital confinement.

New Surgical Assistant Coverage:

Effective December 1, 2016, coverage of Surgical Assistants at 16% of the cost of the surgeon's charge is allowed.

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