

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

April 16, 2018

BENEFIT IMPROVEMENTS ANNOUNCEMENT

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

The Board of Trustees of the Retiree Medical Plan of the Plumbers Welfare Fund, Local 130, U.A. ("Retiree Plan") is pleased to inform you that it has made improvements to the Retiree Plan. This Notice describes these improvements 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. All of the changes set forth below are **effective January 1, 2019.**

RETIREE PLAN CHANGES

The Retiree Plan, which governs benefits provided to Retirees and their Spouses and surviving Spouses, has been improved as follows:

1. Increase of the Annual Maximum to the Dental Benefit.
Previously, the annual maximum paid for dental coverage under the Retiree Plan was \$1,000. Now, the new annual maximum has been increased to \$2,500.
2. Increase of the Coinsurance Rate for Dental Benefits Paid by the Retiree Plan.
Previously, the Retiree Plan would pay for 50% of the cost of basic and restorative dental coverage. Now, the Retiree Plan will pay for 80% of the cost of eligible basic and restorative dental coverage.
3. Increase of the Annual Maximum for Eyeglasses and Contact Lenses.
Previously, the annual maximum paid for eyeglasses and contact lenses coverage under the Retiree Plan was \$150. Now, the new annual maximum has been increased to \$350.

4. Elimination of Copayments for Eye Exams.
Previously, the copayment was \$10 for eye exams and \$20 for eyeglasses and contact lenses under the Retiree Plan. Now, these copayments have been eliminated.
5. Increase of the Annual Maximum for Chiropractor Benefits.
Previously, the annual maximum paid for chiropractor benefit coverage under the Retiree Plan was \$1,200. Now, the new annual maximum has been increased to \$2,000.
6. Reduction of the Annual Out-of-Pocket Maximum for Pre-Medicare Retirees.
Previously, the annual out-of-pocket maximum paid for benefits under the Retiree Plan for Pre-Medicare Retirees was \$5,000. Now, the new annual out-of-pocket maximum for Pre-Medicare Retirees has been lowered to \$2,000.

Subject to the changes set forth above, all benefits, conditions and exclusions of the Retiree Plan still apply, even if not spelled out above. The benefits provided under the Retiree Plan are not vested and are subject to change at any time at the discretion of the Board of Trustees.

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