

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

UNION TRUSTEES

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May 26, 2020

SUMMARY OF MATERIAL MODIFICATIONS

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

Dear Fund Participant:

We are here to support you and your family during this global health emergency. Please read this letter carefully as it includes a Summary of Material Modifications (SMM) to your health reimbursement arrangement (HRA) benefits to the Plumbers Welfare Fund, Local 130, U.A. and the Retiree Medical Plan of the Plumbers Welfare Fund, Local 130, U.A. since we communicated with you earlier this spring.

Changes to Your Health Reimbursement Arrangements

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law on March 27, 2020. One of the provisions in the CARES Act repeals the requirement in the Affordable Care Act that a prescription is required for account-based plans like HRAs to pay for over-the-counter drugs and medications. **As a result of this change, you can now use your HRA funds to reimburse the costs of over-the-counter drugs and medications purchased without a prescription on or after January 1, 2020.**

Additionally, the CARES Act permits your HRA to treat menstrual products as eligible medical expenses. As a result, menstrual care products purchased on or after January 1, 2020 will be treated as medical expenses eligible for reimbursement by your HRA.

This enhanced coverage applies to eligible Active Participants and eligible Pre-Medicare and Medicare-age Retirees.

Guidance regarding the coronavirus is evolving on a daily basis. If you have questions about your benefits, start by visiting our website at plumberslu130ua.com/covid-19.aspx. It will be updated as additional information is provided. Should you have any questions concerning this SMM, please contact the Fund Office at (312) 226-5000. **Due to social distancing requirements, all Local 130 locations are closed to walk-ins.**

Sincerely,

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