

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

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October 14, 2020

BENEFIT IMPROVEMENTS ANNOUNCEMENT

PLUMBERS' WELFARE FUND, LOCAL 130 U.A.

The Board of Trustees of the Plumbers Welfare Fund, Local 130, U.A. (the "Active Plan") is pleased to inform you that it has made the following improvements to the Active Plan. This Notice describes these modifications which are considered 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 Board of Trustees has the discretion to interpret the provisions of the Active Plan and this SMM.

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

New -- Coverage of Service Provided by Certified Nurse Midwives

Effective June 1, 2020, the Active Plan will cover inpatient services provided by a Certified Nurse Midwife who is licensed to practice by the State of Illinois. Specifically, the Active Plan will cover 100% of the first \$2,000.00 plus 90% of all amounts exceeding \$2,000 from a PPO Provider. The Active Plan will pay 70% of the Reasonable and Customary Fees or Charges for covered expenses provided by a non-PPO provider.

New -- Lasik Surgery Benefit

Effective June 1, 2020, Lasik surgery has been added as a benefit for covered Employees and their Dependents. The Plan will cover Lasik surgery treatment for up to \$1,000 in an individual's lifetime.

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.