

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

UNION TRUSTEES

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July 7, 2021

SUMMARY OF MATERIAL MODIFICATIONS

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 – Non-Bargained Participant Medical and Prescription Drug Plan Option

Effective June 1, 2021, the Board of Trustees of the Plumbers Welfare Fund, Local 130, U.A. created a new schedule of benefits that include a new medical and prescription drug plan option to eligible Non-Bargaining Unit Employees and their dependents. A Non-Bargaining Unit Employee means any full-time employee of a Contributing Contractor who is not an apprentice or journeyman plumber, Trainee, or serviceman included within a bargaining unit represented by the Union or a member of any other labor organization providing pension and welfare benefits to its members. Details about this new benefit for Non-Bargaining Unit Employees and their dependents are available from the Fund Office.

New Employer Trustee

Effective April 30, 2021, Ms. Kelly Castrogiovanni of Terry Plumbing Co., 5503 S. LaGrange Road Countryside, IL 60525, will be replacing Mr. Brian Burns as an Employer Trustee.

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.