

Pipe Fitters' Local 597
WELFARE & RETIREMENT FUNDS

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Dear Participants:

The Board of Trustees of the Pipe Fitters' Welfare Fund, Local 597 ("Welfare Fund") made the following changes to the plan of benefits. These changes are described in detail in the attached Summary of Material Modifications and are summarized below:

- Effective January 1, 2023, the Hearing Aid Benefit for Active Employees and Pre-Medicare Retirees increased from \$900 per ear to \$2,000 per ear.
- Effective May 12, 2023, the Welfare Fund is updating several benefit changes previously implemented during the COVID-19 public health emergency and national emergency periods.

Please keep this notice with your Summary Plan Description ("SPD") booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,
Board of Trustees

Pipe Fitters' Welfare Fund, Local 597
Summary of Material Modifications
March 2023

Hearing Aid Benefit

Effective January 1, 2023, the Hearing Aid Benefit amount for Active Employees and Pre-Medicare Retirees increased from \$900 per ear to \$2,000 per ear, every three years.

End of COVID-19 Public Health Emergency and National Emergency Periods

President Biden recently announced the public health emergency and the national emergency periods related to COVID-19 will end on May 11, 2023. This means your benefits will change as described below.

COVID-19 Diagnostic Testing

The Fund has been providing coverage for COVID-19 diagnostic testing, including services and supplies related to the furnishing or administration of the test during health care provider visits, urgent care center visits and emergency room visits, without any cost-sharing.

Effective May 12, 2023, the Fund will no longer provide coverage for COVID-19 diagnostic testing without any cost-sharing. The Fund will, however, provide coverage for COVID-19 diagnostic testing in accordance with the Plan's normal cost-sharing requirements for "diagnostic services." (e.g., 85% (PPO) and 75% (Non-PPO)). Any COVID-19 testing that is not for diagnostic purposes (including but not necessarily limited to testing that is required for work or travel purposes) will not be covered.

Over-the-Counter COVID-19 Testing

The Fund has been providing coverage for over-the-counter ("OTC") COVID-19 diagnostic testing without any cost-sharing for the duration of the public health emergency.

Effective May 12, 2023, the Fund will no longer provide coverage for OTC COVID-19 tests. However, you may submit a reimbursement request for these tests from your Health Reimbursement Arrangement ("HRA").

COVID-19 Vaccinations

The Fund has been providing coverage for COVID-19 vaccinations without any cost-sharing for the duration of the public health emergency.

Effective May 12, 2023, the Plan will continue to provide coverage for COVID-19 vaccinations, but under the normal cost sharing provisions of the Plan for other vaccinations/immunizations (e.g., 100% (PPO) and 75% (Non-PPO)).

If you have any questions about these changes or your benefits, please contact the Fund Office.