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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, 2025, the Weekly Accident and Sickness Disability Benefit for Active Employees increased from \$350 per week to \$650 per week, for a maximum of 26 weeks.
- Effective July 1, 2025, the Plan's infertility benefit for Active Employees and Pre-Medicare Retirees was amended to remove the two-cycle limitation.
- Effective July 1, 2025, the Plan added a Maternity Leave Benefit for Active Employees.

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
June 2025

Increase to the Weekly Accident and Sickness Disability Benefit

Effective January 1, 2025, the Plan was amended to increase the amount of the Weekly Accident and Sickness Disability Benefit for Active Employees from \$350 per week to \$650 per week, for a maximum of 26 weeks.

Removal of the Two-Cycle Limitation on Infertility Benefit

Effective July 1, 2025, the Plan was amended to remove the two-cycle limitation on the infertility benefit for Active Employees and Pre-Medicare Retirees. As a result, the Plan will provide coverage for infertility treatment for Participants and Dependent spouses only, up to \$20,000 per lifetime, regardless of how many cycles are necessary to achieve conception. The Plan will not provide coverage for infertility treatment over the \$20,000 lifetime maximum.

New Maternity Leave Benefit

The Trustees are pleased to announce the addition of a Maternity Leave Benefit to the Plan, effective July 1, 2025.

Eligibility for Maternity Leave Benefit

If you are eligible for Active Employee Benefits, your coverage includes the Maternity Leave Benefit. Retirees or those covered under COBRA Continuation Coverage are not eligible for this benefit. If you are an office employee of a Local 597 affiliated organization or a Non-Bargaining Unit Employee, you are also not eligible for the Maternity Leave Benefit.

To be eligible to receive the Maternity Leave benefit, you must be pregnant and under the care of a Physician. You must provide medical proof of your pregnancy certified by a Physician that is satisfactory to the Trustees for Maternity Leave Benefits.

Please note the Maternity Leave Benefit is not available for foster care, surrogacy or adoptions. The Maternity Leave Benefit also does not change depending on whether the pregnancy is for one or multiple children (i.e., twins, triplets, etc.).

Welfare Coverage During Your Maternity Leave

If you cannot perform covered work because you are receiving the Maternity Leave Benefit under the Plan, you will be credited with hours to maintain your eligibility.

You will be credited with 29 maternity leave hours for each full week that you receive Maternity Leave Benefits under the Plan. You are limited to a maximum of 754 credited hours per period of Maternity Leave. These credited hours only apply to your Accumulation Account under the Welfare Plan and are not credited under the Pipe Fitters' Retirement Fund, Local 597. You are also limited to a maximum of 1,500 maternity leave hours during your lifetime.

Duration of the Maternity Leave Benefit

Your Maternity Leave Benefit will begin no earlier than thirteen (13) weeks before your expected due date, except in the case of delivery prior to thirteen (13) weeks. Total payments for Maternity Leave Benefits may not exceed twenty-six (26) consecutive weeks.

Payment of the Maternity Leave Benefit

You will receive the weekly benefit shown in the Schedule of Benefits for each period during which you are eligible to receive the Maternity Leave Benefit. The amount of the Maternity Leave Benefit is \$650 per week for a maximum of 26 weeks.

Please keep in mind that your Maternity Leave Benefit is subject to taxes. Social Security and Medicare taxes will automatically be withheld from your weekly Maternity Leave Benefit payment. If you want federal income and state taxes withheld from your benefit payment, you must notify the Fund Office. The Fund Office will send you a Form 1099 or W-2 after the end of the year indicating the amount you received, and the amount deducted from your check.

Coordination with the Weekly Accident and Sickness Disability Benefit

You cannot receive the Maternity Leave Benefit and the Weekly Accident and Sickness Disability Benefit under the Plan at the same time.

In the event you are receiving the Weekly Accident and Sickness Disability Benefit related to your pregnancy prior to thirteen (13) weeks before your expected due date, you will transition to the Maternity Leave Benefit once you are within thirteen (13) weeks of your expected due date.

In the event you qualify for the Weekly Accident and Sickness Disability Benefit upon the conclusion of your Maternity Leave Benefit, you may resume the Weekly Accident and Sickness Disability Benefit (if otherwise eligible for the Weekly Accident and Sickness Disability Benefit) subject to the remaining time limits of the Weekly Accident and Sickness Disability Benefit. Any benefits received under the Maternity Leave Benefit do not count towards the two periods of disability during any 60-month period limit under the Weekly Accident and Sickness Disability Benefit.

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