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Pipe Fitters' Local 597
Welfare & Retirement Funds

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EMPLOYER TRUSTEES
Marc A. Pittas
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Brian Helm
John Rayburn

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 Modification and are summarized below:

- Effective January 1, 2024, HRA reimbursement requests are no longer limited to once per calendar quarter. HRA reimbursement requests may be submitted to the Fund at any time through your HRA Debit Card program online portal.
- Effective January 1, 2024, requests for HRA reimbursement are no longer subject to a minimum amount of \$100. You may swipe your HRA Debit Card in person or enter your card information online to pay for Eligible Expenses in any amount.
- Effective January 1, 2024, HRA reimbursement requests are no longer required to be submitted within twelve (12) months after the date the expense was incurred. HRA reimbursement requests may be submitted at any time.

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 Modification
May 2024

Health Reimbursement Arrangement ("HRA") for Active Employees

Effective January 1, 2024, the Trustees have made the following changes to HRA reimbursement requests:

- HRA reimbursement requests are no longer limited to once per calendar quarter. HRA reimbursement requests may be submitted to the Fund at any time through your online portal.
- Requests for HRA reimbursement are no longer subject to a minimum amount of \$100. You may swipe your HRA Debit Card in person or enter your card information online to pay for Eligible Expenses in any amount.
- HRA reimbursement requests are no longer required to be submitted within twelve (12) months after the date the expense was incurred. HRA reimbursement requests may be submitted at any time. If your expense can be automatically substantiated as an Eligible Expense, then no further action is required. However, if the expense cannot be automatically substantiated as an Eligible Expense, then additional information will be requested through your online account under the HRA Debit Card program.

Please note that if the Fund requests additional information to substantiate your request and you fail to submit the requested additional information, your HRA Debit Card will be suspended until the documentation is submitted and approved by the Fund. If you do not complete the necessary steps for substantiation of the expense by the end of the calendar year, you may be required to pay federal taxes on the outstanding amounts.