

Pipe Fitters' Local 597
WELFARE & RETIREMENT FUNDS

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December 2025

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.

Dental Benefit Maximum for Pre-Medicare Retirees & Medicare Retirees

Effective January 1, 2026, the Plan was amended to increase the amount of the Dental Benefit maximum for Pre-Medicare Retirees and Medicare Retirees from \$1,500 per person per calendar year to \$2,500 per person per calendar year.

Vision Benefit for Medicare Retirees

Effective January 1, 2026, the Plan was amended to no longer offer the self-funded Vision Benefit for Medicare Retirees. However, Medicare Retirees **will continue** to receive vision coverage with EyeMed under the Humana Medicare Advantage and Prescription Drug ("MAPD") Plan. This change was made to avoid duplication of coverage and associated costs.

There will be no interruption to your vision coverage with EyeMed under the Humana MAPD Plan. As a reminder, under the Humana MAPD Plan, you will have a \$0 copayment for vision exams and a \$250 per year allowance for contact lenses, lenses, frame, lens options, etc.

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This notice is intended to be a Summary of Material Modifications. Please keep this notice with your Summary Plan Description ("SPD") booklet for future reference. If you have any questions, please contact the Fund Office.

Sincerely,
Board of Trustees