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WELFARE & RETIREMENT FUNDS

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**Important Announcement Regarding Changes in Your Prescription Drug Benefit
Effective January 1, 2026**

Date: December 2025

To: Active and Pre-Medicare Retired Employees and Their Eligible Dependents Enrolled in the Pipe Fitters Welfare Fund, Local 597

From: The Board of Trustees

As the Board of Trustees of the Pipe Fitters Welfare Fund, Local 597 we are announcing that effective January 1, 2026, the Fund is switching to CVS Caremark (CVS) as the Fund's prescription drug provider. This Summary of Material Modification (SMM) provides details about this coverage. Please read this SMM carefully, share it with your family, and store it with your Summary Plan Description (SPD) and other SMMs you have received from the Fund.

SWITCH TO CVS FOR PHARMACY SERVICES, EFFECTIVE JANUARY 1, 2026

As the Board of Trustees of the Fund, our goal is to provide quality benefits that meet the needs of participants and their beneficiaries. Due to the constant rise in prescription drug costs, we have taken measures to ensure that the Plan can continue to provide comprehensive, high-quality prescription drug benefits that are affordable for both you and the Fund.

Effective January 1, 2026, the Fund is switching from Express Scripts (ESI) to CVS as the Fund's prescription drug provider. **(Note that nothing is changing with respect to the medical benefits provided to you through Blue Cross Blue Shield of Illinois).**

CVS is a leading national provider of prescription drug services with over 89 million members nationwide. They have an extensive nationwide pharmacy network, and a fast, easy-to-use mail-order service.

- **New ID cards** – New ID cards will be mailed by Blue Cross Blue Shield in December. These new cards will include the information your pharmacy will need to fill prescriptions through CVS. ***Please present your new ID card when you visit a pharmacy beginning January 1, 2026.***
- **Short-term medications** - The CVS Retail Pharmacy Program includes over 60,000 pharmacies nationwide. To locate a pharmacy near you after January 1, 2026, contact CVS at (833) 818-8042 or visit www.caremark.com.
- **Long-term and Specialty medications** - CVS Mail Service Pharmacy is cost-effective and convenient for your long-term needs. Contact CVS toll-free at (833) 818-8042 with your mail-order prescription drug name and your physician's contact information and they will reach out to your physician to obtain your mail-order prescription.

You will receive more information in the mail directly from CVS as we get closer to January 1, 2026.

FINAL NOTE

Please share this SMM with your family members who are also eligible and store it with your SPD for easy reference. If you have any questions regarding this SMM or your Plan of benefits, do not hesitate to contact the Fund Office at 312-633-0597.

This Summary of Material Modification provides only highlights of recent changes to the Pipe Fitters Welfare Fund, Local 597. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.