

Heating, Piping, and Refrigeration Medical Fund

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Administered by
Welfare & Pension Administration Service, Inc.

September 26, 2024

Heating, Piping, and Refrigeration Medical Fund Summary of Material Modifications

This is a Summary of Material Modification describing changes to your health plan recently adopted by the Board of Trustees. Please read this notice carefully and keep this document with your Summary Plan Description Booklet.

The Board of Trustees of the Heating, Piping and Refrigeration Medical Plan ("Plan") are pleased to announce the following changes to the SPD:

Effective March 1, 2024, Weekly Disability benefits will be payable for a Disability resulting from alcohol or substance abuse. Prior to this change, the Plan excluded Weekly Disability payments for disabilities that were a result of alcohol or substance abuse.

Effective May 30, 2024, the retiree eligibility rules of the Plan have been expanded to contemplate service from another UA Local. Currently, a Participant must have received coverage from the Plan in 10 of the 12 years preceding retirement, in addition to vesting under the Heating, Piping and Refrigeration Pension Fund, in order to be eligible for retiree medical coverage. Participants who transferred their membership from another UA Local later in their life are often unable to satisfy these requirements.

Now, the Plan's retiree medical eligibility provisions were amended to permit a Participant to satisfy the aforementioned 10 out of 12 year requirement if, during such period, they were: (a) a Participant in this Plan on the date of Retirement and the preceding 3 years, (b) a member of another UA Local in each year preceding Participation in this Plan during the applicable 12 year period prior to Retirement, (c) had contributions to such UA Local's medical fund remitted on their behalf for any year contributions were not remitted to this Plan during the applicable 12 year period prior to Retirement, (d) do not satisfy any other UA Local's medical fund's retiree coverage requirements, and (e) vested in the Heating, Piping and Refrigeration Pension Fund.

Effective May 30, 2024, the Plan will no longer require pre-certification for inpatient delivery and pregnancy service benefits.

Effective May 30, 2024, the Plan eliminated the pre-certification requirement for Durable Medical Equipment under \$1,500. However, Durable Medical Equipment that exceeds \$1,500 must be pre-certified for Medical Necessity. The pre-certification requirement does not apply to Continuous Positive Airway Pressure (CPAP) and Bilevel Positive Airway Pressure (BiPap) machines.

If you have any questions about the contents of this notice, please feel free to contact the Administration Office at (800) 618-2879. In the event of a discrepancy between this notice and the official Plan documents, the official Plan documents, as interpreted and applied solely by the Trustees pursuant to their exclusive discretionary authority, will prevail.

The Administration Office

Heating, Piping and Refrigeration Funds and Steamfitters Local 602 Retirement Savings Plan

Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address, and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.