

# Heating, Piping, and Refrigeration Medical Fund

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Administered by  
Welfare & Pension Administration Service, Inc.

July 29, 2025

**TO: All Plan Participants of the Heating, Piping, and Refrigeration Medical Fund**

**RE: Summary Plan Description Amendment Revisions**

***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 Plan:

- 1. Lower Deductible for Medical Benefits.** Effective **January 1, 2026**, the Plan's annual individual and family deductibles for medical benefits will be reduced by fifty percent (50%). Specifically, the Plan's annual individual deductible will be reduced from \$400.00 to \$200.00, while the Plan's annual family deductible will be reduced from \$800.00 to \$400.00 for a family. The Deductible is the amount of Covered Expenses that must be paid each calendar year before the Fund pays benefits.
- 2. Lower Imaging Copayment.** Effective **January 1, 2026**, the coinsurance cost for Diagnostic Imaging Services will be reduced from a percentage of the cost of services to a flat copayment of \$20.00. Currently, the Plan pays 90% of Allowable Charges for In-Network Diagnostic Imaging Services and 70% of Allowable Charges for Out-of-Network Network Diagnostic Imaging Services. As of January 1, 2026, plan participants will pay a \$20.00 copayment for diagnostic imaging services irrespective of whether such services are rendered in-network or out-of-network.
- 3. Lower Maximum Out-of-Pocket.** Effective **January 1, 2026**, the Plan's annual individual and family out-of-pocket maximum for medical benefits will be reduced by twenty percent (20%). Specifically, the Plan's annual out-of-pocket maximum for individuals will be reduced from \$5,000.00 to \$4,000.00, while the Plan's annual out-of-pocket maximum for families will be reduced from \$10,000.00 to \$8,000.00 per family.
- 4. Removal of Childbirth Delivery Fees.** Effective **January 1, 2026**, facility and professional fees related to childbirth will no longer be subject to coinsurance costs. Currently, facility and professional fees related to childbirth delivery are subject to the standard cost-sharing rule, whereby the Participant is responsible for twenty percent (20%) of the costs.

5. **Lowered Surviving Spouse Self-Pay Rate.** Effective **January 1, 2026**, the Surviving Spouse self-pay rates will be reduced to mirror the self-pay rate for Disabled Participants. For example, based on the self-payment rates in effect as of January 1, 2025, the Surviving Spouse self-payment rates will be revised as follows:

Type of Coverage	Current Rate	Reduced Rate Effective 1/1/26
Individual Coverage – Not Medicare Eligible	\$115	\$47
Family Coverage – Not Medicare Eligible	\$238	\$53
Individual Coverage – Medicare Eligible	\$47	\$47
Family Coverage – Medicare Eligible	\$115	\$53

6. **No Ride Limit on Ground Ambulance.** Effective **March 1, 2024**, the Plan will not limit the number of Medically Necessary ambulance rides a Participant or Dependent may receive for emergency transportation in a calendar year.

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.

Sincerely,

**The Board of Trustees for the  
Heating, Piping and Refrigeration Medical Fund**

**Women’s Health and Cancer Rights Act of 1998** - This Plan provides medical and surgical benefits in connection with mastectomies. Effective January 1, 1999, federal law requires that providing these benefits must also provide benefits for certain reconstructive surgery, and that Plan participants be notified of this coverage on an annual basis. This covers reconstruction of the breast on which the mastectomy was performed, surgery on the other breast to produce a symmetrical appearance, and prostheses and treatment for physical complications of all stages of mastectomy, including lymphedemas.

**Participant Web Portal** - Remember to register on the Participant Portal. Visit the Fund website at [www.hprbenefitfunds.com](http://www.hprbenefitfunds.com) and select 'Create New Account' to register. Members must register separately from spouses and dependents that are over the age of 13.

**Non-discrimination statement:**

The Heating, Piping and Refrigeration Medical Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-410 444-3756 (TTY: 1-800-618-2879).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-410-444-3756 (TTY: 1-800-618-2879) 번으로 전화해 주십시오.

**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. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

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