

# Heating, Piping, and Refrigeration Medical Fund

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Administered by  
Welfare & Pension Administration Service, Inc.

## Heating, Piping, and Refrigeration Medical Fund Summary of Material Modifications March 11, 2026

***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.***

### **Expanded Preferred Provider Organization & New Medical ID Card Effective April 1, 2026**

The Board of Trustees of the Heating, Piping and Refrigeration Medical Fund (“Fund”) are pleased to announce that your Preferred Provider Organization (also called a “PPO”) network will be expanded effective April 1, 2026. This means that the number of In-Network providers in a larger geographical area will be increased.

As you know, the Fund has contracted with a PPO network to make available a network of providers to you at discounted prices. When you use a PPO provider, that means you are accessing In-Network care. When you do not use a PPO provider, that means you are accessing Out-of-Network care. You and the Fund will pay less if you stay In-Network.

Currently, the Fund utilizes the CareFirst Regional PPO Network, which is limited to providers in the District of Columbia, Maryland, and Virginia. However, as of April 1, 2026, the Fund will utilize a nationwide network, the CareFirst Shared Claims Administration National Blue Preferred PPO Network. Effective April 1, 2026, you and your family to access the largest nationwide PPO network in the U.S., which offers competitive discounts, all while streamlining the administrative process and improving service to you and your family.

Some additional advantages of the expanded network are:

- All providers included in the current network are also in the new network. Your current providers will not become Out-of-Network as a result of this transition.
- You will have access to Blue Cross Blue Shield’s Transplant and Distinguished Centers of Excellence, and the Blue Cross Blue Shield International Network through Global Core, which expands network access to providers in over 191 nations worldwide if you are traveling or live outside the United States.

You should receive a mailing from CareFirst/Blue Cross Blue Shield with more information.

**New Medical ID Cards:** You will be receiving a new Medical ID card by the end of March 2026. Effective April 1, 2026, you must use the new ID card. Bring the new card to your appointments to make sure your providers note the changes in their records. This will be important in making sure your claims are sent to the right place with proper member identification information.

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 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. The portal can be accessed through the Fund website at [www.hprbenefitfunds.com](http://www.hprbenefitfunds.com). 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.

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