



PIPE TRADES SERVICES MN

HEALTH & PENSION FUNDS

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SUMMARY OF MATERIAL MODIFICATIONS TO THE PIPE TRADES SERVICES MN WELFARE FUND

This Summary of Material Modifications (“SMM”) is being provided to you as notice that the Board of Trustees of the Pipe Trades Services MN Welfare Trust have amended the Pipe Trades Services MN Welfare Fund (the “Welfare Fund”) as provided below:

1. Effective July 1, 2023, the Welfare Fund is amended to provide that the natural born Child of a Participant or Participant’s spouse will be enrolled in the Welfare Fund’s coverage as of the date of the Child’s birth.

This change is reflected on the attached replacement pages 15, 21, 27, 28 and 29 for the Summary Plan Description restated effective January 1, 2024 (“SPD”).

2. Effective January 1, 2025, Copayment amounts will be increased depending on the types of services being provided. For “Primary Care Providers” the Copayment will be \$35 and for “Specialty Care Providers” the Copayment will be \$50. The Welfare Fund is also being amended to provide new definitions for the terms “Primary Care Provider” and “Specialty Care Provider”.

This change is reflected on the attached replacement pages 3, 4, 5, 43, 45, 108 and 109 of the SPD.

The SPD replacement pages described above are available with a verified account at www.healthpartners.com or by calling the Fund Office.

This SMM merely summarizes amendments to the Pipe Trades Services MN Welfare Fund for your convenience. Your benefits are determined in accordance with the applicable Plan Document and Summary Plan Description. Contact the Fund Office at (651) 645-4540 if you have any questions.