



**SUMMARY OF MATERIAL MODIFICATION  
TO THE  
PIPE TRADES SERVICES MN WELFARE PLAN**

The Board of Trustees of the Pipe Trades Services MN Welfare Plan ("Plan") has amended the Plan effective July 1, 2019, as follows:

1. **Disability Benefits.** The Plan Document and Summary Plan Description of the Pipe Trades Services MN Weekly Injury and Illness Disability Program has been amended to clarify:
  - When disability benefits become payable if you have an Injury, Illness or are hospitalized;
  - That you are entitled to 1/5 of the weekly disability benefit amount payable for each day of the five-day work week that you are entitled to benefits;
  - When you will be eligible for disability benefits because of a "Chronic Condition" that causes your intermittent absence from employment; and
  - When benefits are available for pregnancy-related complications and/or following the delivery of a new child.
2. **Retiree Coverage Contributions.** The Eligibility and Benefits sections of certain benefits booklets have been update to reflect the Retiree contribution formula stated in the Pipe Trades Services MN Retiree Health Trust. Generally, the formula provides that a Retiree will receive \$34.188 towards his or her contribution allowance per year of service up to 30 years of service for a maximum contribution allowance of \$1,026 (\$34.188 x 30).
3. **Health Coverage Limitations.** The Pipe Trades Services MN Health Plan has been amended to clarify:
  - That marital counseling is provided through the Employee Assistance Program;
  - Supply limits for prescription drugs—90-day-supply, or 30-day supply for specialty drugs;
  - That Prior Authorization is required for specialty drugs; and
  - That the PPO can make certain coverage determinations, restrict access and determine appropriateness of treatment, but that the Plan will make final determinations as to whether an expense is a Covered Expense.

These changes are reflected in the following replacement pages which are available with a verified account at [healthpartners.com](http://healthpartners.com) or by calling the Fund Office:

- Pages 16, 21, 27, 62, 63 and 63A of the Benefits Booklet for the Journeymen, Apprentices, and their Dependents;
- Pages 18 and 25 of the Benefits Booklet for Pre-Medicare Retirees and their Dependents; and
- Page 22 of the Benefits Booklet for Support Workers and their Dependents and for Helpers and Pre-Apprentices.

This SMM merely summarizes amendments to the Pipe Trades Services MN Welfare Plan 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.