



**PIPE TRADES SERVICES MN**

# **HEALTH & PENSION FUNDS**

*Serving the pipe trades industry in Minnesota*

## **IN THIS ISSUE**

- 2 Welfare Fund
- 3 New Pharmacy Benefit Manager OptumRX
- 4 Pipe Trades Family Health & Wellness Center is Changing
- 5 HealthPartners Employee Assistance Program
- 7 New PTSMN Member Portal
- Investment Information
- 8 Francis Investment Money Advice
- 10 Summary Annual Report for Pension Supplement Fund
- 11 Summary Annual Report for Retirement Health Fund

## **Important Benefit Updates and Resources Guide**

Pipe Trades Services MN has many changes coming up over the next few months. Keep reading for more information.

Fund Office Hours:  
Monday – Friday  
8:30 am to 4:30 pm

[WWW.PTSMN.ORG](http://WWW.PTSMN.ORG)



# Welfare Fund

## Deductible Level

For 2023, the Trustees have made the decision to simplify the medical plan options and to offer one deductible level for participants. The option available to members will be a new \$2,250 deductible level. The decision was based on an effort to control the continued rising costs of healthcare and the impacts of current inflation trends. This is not a situation that is unique to PTSMN, but one that is affecting virtually all health benefit funds. The COVID-19 pandemic has been a significant factor in these rising trends. The Fund experienced some significant costs due to treating members with COVID, particularly later in the pandemic. As well, since many members did not seek care during the pandemic, ailments that went untreated during the pandemic have become more severe and require higher than expected treatment cost.

The goal of the organization is to provide its participants with best-in-class healthcare while also being cognizant of overall costs to the plan and its participants. As part of this effort to control costs, the Trustees have been actively working to ensure the Fund is spending costs as efficiently as possible. They have brought in new providers to support the prescription drug program and to manage the clinics to help ensure the current programs are sustainable. More work will be done over the coming months to review every aspect of the plan and to make sure that members receive the maximum benefit from our healthcare dollars.

## Medicare Eligible Retirees of PTSMN

The annual Medicare Open Enrollment period is from October 15th – December 7th. For members of the PTSMN retiree group health plan, **NO ACTION IS REQUIRED**.

For 2023, PTSMN Medicare eligible retirees will continue to have the HealthPartners Medicare Group Solution coverage for their healthcare needs. There is nothing for members to do to continue with the current Journey and Retiree National Choice Medicare plans provided by HealthPartners.

Additionally, there will be no change to the monthly cost of coverage in 2023 for PTSMN Medicare Retirees.

Reminder: If you enroll in another plan, you risk complete disenrollment from the PTSMN Retiree plan.

- Only one deductible level—**\$2,250**—will be available from the Welfare Fund for the 2023 Plan Year.
  - ACTIVE PREMIUM: \$1,563
  - PREMEDICARE PREMIUM: \$1,745

## Reminder for Welfare Fund Eligible Retirees as you get closer to Medicare eligibility—

You become *eligible for Medicare* on the 1st of the month in which you turn 65. If your birthdate is the 1st of a month, then you are eligible for Medicare the 1st of the preceding month.

- *Example-- Birthday 3/5/1957 = Medicare eligibility 3/1/2022*
- *Example-- Birthday 4/1/1957 = Medicare eligibility 3/1/2022*
- *Or two years after receiving Social Security Disability benefits\*\**

Eligible retirees will need to have Medicare Part A and Part B in effect to be eligible for continued coverage with the PTSMN Welfare Fund benefits.

If you are already receiving Social Security benefits when your Medicare eligibility date approaches, then the Social Security Administration will automatically enroll you in Medicare Part A and B. You will receive your Red, White & Blue Medicare card in the mail about 3 months before you are eligible. You can contact Social Security to request a copy at 800-772-1213.

If you are NOT yet receiving Social Security benefits as you near your Medicare eligibility date, then it is YOUR responsibility to get *enrolled in Medicare Part A and Part B*. Contact a Social Security office or go online to <https://www.ssa.gov/benefits/medicare/> to get started.

HealthPartners will reach out to eligible retirees 6-8 weeks prior to their Medicare eligibility date with an enrollment form that needs to be completed and returned. HealthPartners will also reach out to members by phone to answer any questions about the process for enrollment or the benefits.

\*\*Retirees of the PTSMN Welfare Fund, who are eligible for Social Security Disability benefits, **must inform the Fund Office immediately** upon notification from Social Security of the date they will become eligible for Medicare. Disability Medicare eligibility generally occurs two years from the initial date of the Social Security Disability benefit. Retirees must enroll in Part A and Part B when they become eligible and be enrolled in the HealthPartners Medicare Group Solution plan.

# New Pharmacy Benefit Manager (“PBM”) for Active and Pre-Medicare Members

The Pipe Trades Services MN Welfare Fund is transitioning its PBM services from Labor Value Rx to OptumRx effective January 1, 2023. This change will not only result in cost-savings for the PTSMN Welfare Fund while maintaining your access to an extensive network of pharmacies, but you will soon be able to conveniently manage and fill your prescriptions by mail.

As part of this new partnership with OptumRx, they will provide retail pharmacy, mail order and specialty drug prescriptions benefits.

## Retail Pharmacies

There are over 65,000 participating pharmacies in the OptumRx network.

## Specialty Drug

Effective January 1, 2023, specialty medications and self-injectable medications (excluding insulin) will be delivered directly to you by OptumRx Specialty (a division of OptumRx). OptumRx Specialty will also provide you with unlimited access to skilled specialty pharmaceutical consultation. If you currently receive specialty medications from OptumRx Specialty Pharmacy, a representative will be reaching out to discuss your needs.



## Mail Order

Effective January 1, 2023, prescription mail order services will be provided by OptumRx Home Delivery. The Board of Trustees has elected this benefit as a cost saving measure. Mail-Order will be required for maintenance medications that you and your eligible dependents use on a regular basis. A complete list of maintenance prescription medications is available at [www.ptsmn.org](http://www.ptsmn.org). To view this, click on the Optum Rx Medication List for 90-day Home Delivery link. More information will be provided about how to set-up this new benefit when OptumRx sends out welcome packets in December.

- You can count on experienced shippers to make sure your package is carefully shipped. If your package requires special handling, like refrigeration, they will package and ship it accordingly, all at no extra cost to you.
- You no longer have to make monthly trips to the pharmacy to pick up your prescriptions.
- You can set up delivery to your home or to any location you choose.
- You can order refills online at [www.optumrx.com](http://www.optumrx.com) or on your smartphone with the OptumRx mobile app.

## What happens next?

Over the next several weeks you will receive information from OptumRX about the new PBM and how to maximize your benefits. Please look for these informational letters coming to you soon in your mailbox.



## We're bringing you a better healthcare experience.



### Pipe Trades Family Health & Wellness center is changing.

We're excited to share that Pipe Trades Services Minnesota has partnered with Premise Health, a leading direct healthcare provider, to help you get, stay and be well – at work, at home and everywhere you go. Soon you will have even more access to wellness centers that are:



#### Convenient

Located near your home or workplace



#### Efficient

Many appointment options with shorter wait times



#### Accessible

Easier and faster but never rushed



#### Virtual

Available for your needs, virtually

### Curious? We thought so.

Keep an eye on your inbox for more information about your Pipe Trades Family Health & Wellness Centers.

#### Premise Introduction

The Welfare Fund is also transitioning the management and operation of its four Wellness Centers to Premise Health Employer Solutions (“Premise Health”) on January 24, 2023. This change will result in immediate and long-term cost-savings for the Welfare Fund while providing you and your family with greater access to the Wellness Centers.

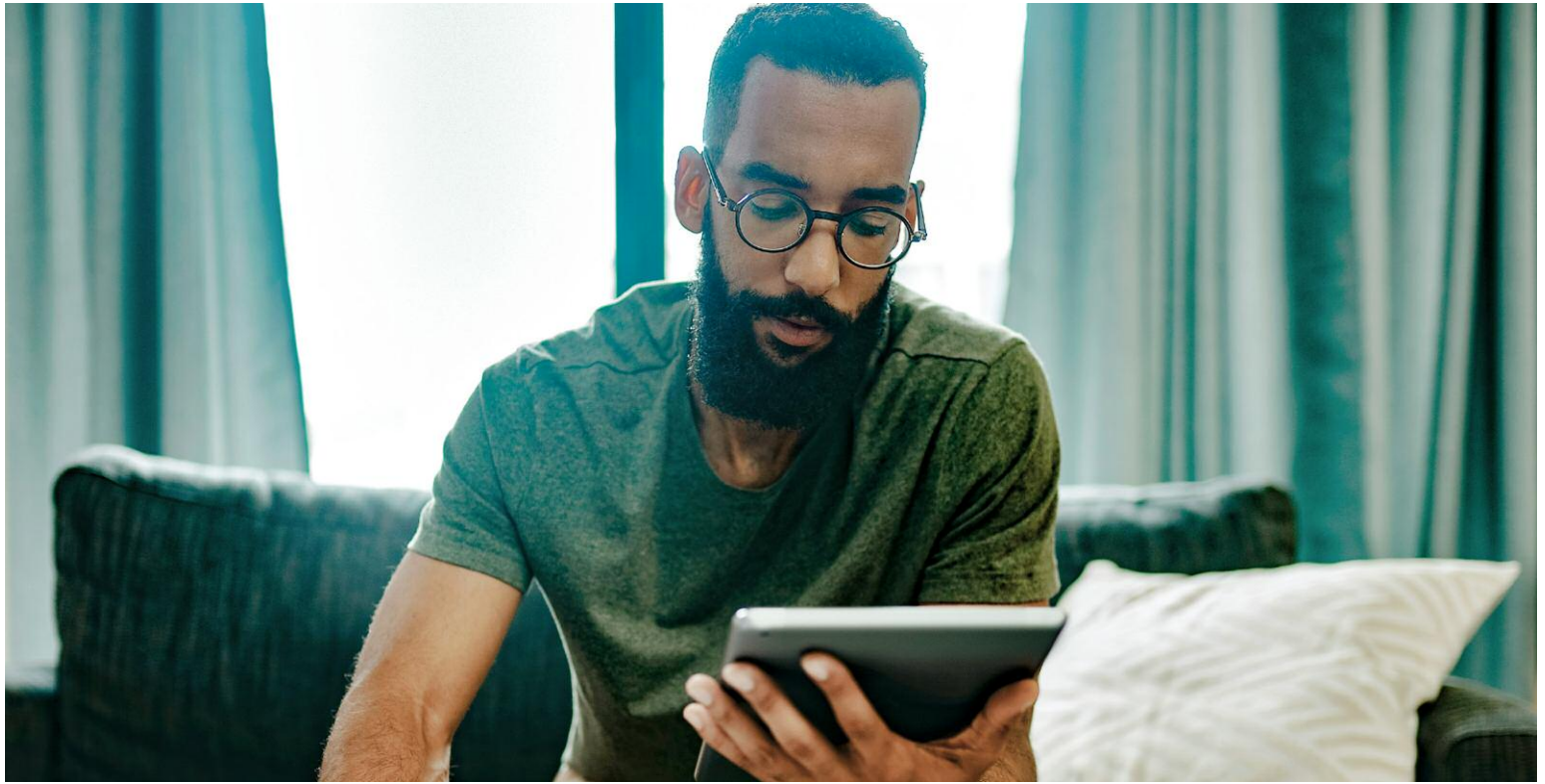
The Wellness Centers will continue operating as they are through the end of 2022, but there will be a short closure from January 1st through January 23rd to allow for the transition of services to take place. During this short closure, virtual visits will be available 24/7 with Premise Health through an online patient portal via the MyPremiseHealth app or website.

When the Wellness Centers re-open under Premise management, this 24/7 virtual service will remain available and the MyPremiseHealth platform will continue to provide you greater access to your health information, including lab and test results, appointment scheduling, and virtual visits, and will allow for greater coordination of your health needs between your providers in the Wellness Centers and those in the community.

We are also excited to announce that our Medicare-eligible retirees will soon be able to use the Wellness Centers. Watch for additional information from Premise in your early-November mail.

Premise Health.





## Employee Assistance Program (EAP)

### Always-there-for-you-partner when you need it

When you need everyday support, your HealthPartners Employee Assistance Program (EAP) is your free and confidential partner to help with whatever life throws your way, 24/7. Think of your EAP as that life coach you always wanted and never knew you had until now.

And let's face it — life is stressful. That stress can weigh you down, drain your energy, create irritability and weaken your health. That's why self-care is so important. Let your EAP be that critical resource to support your self-care and help you be a better version of yourself, inside and out.

Whatever you're struggling with — whether it be mental health, financial concerns, child care, elder care, navigating challenging relationships, your career and more — we are here no matter what with tailored, free and confidential support for you and your household.

### Don't hesitate any longer: Reach out today

It's easy to put off self-care. But remember, the longer you do, the more the stressors in your life will negatively affect your overall health and well-being. You have a team at your fingertips to support you. You just have to take that first step. What are you waiting for? Reach out to your EAP — your always-there-for-you-partner — today.

Call: **1-866-326-7194**

Log on: **hpeap.com** using the password:

**ptsmn**

Use the app: Download the iConnectYou mobile app and register using passcode:

**139975**

to text or video chat with us

## Conveniently connect in person or virtually

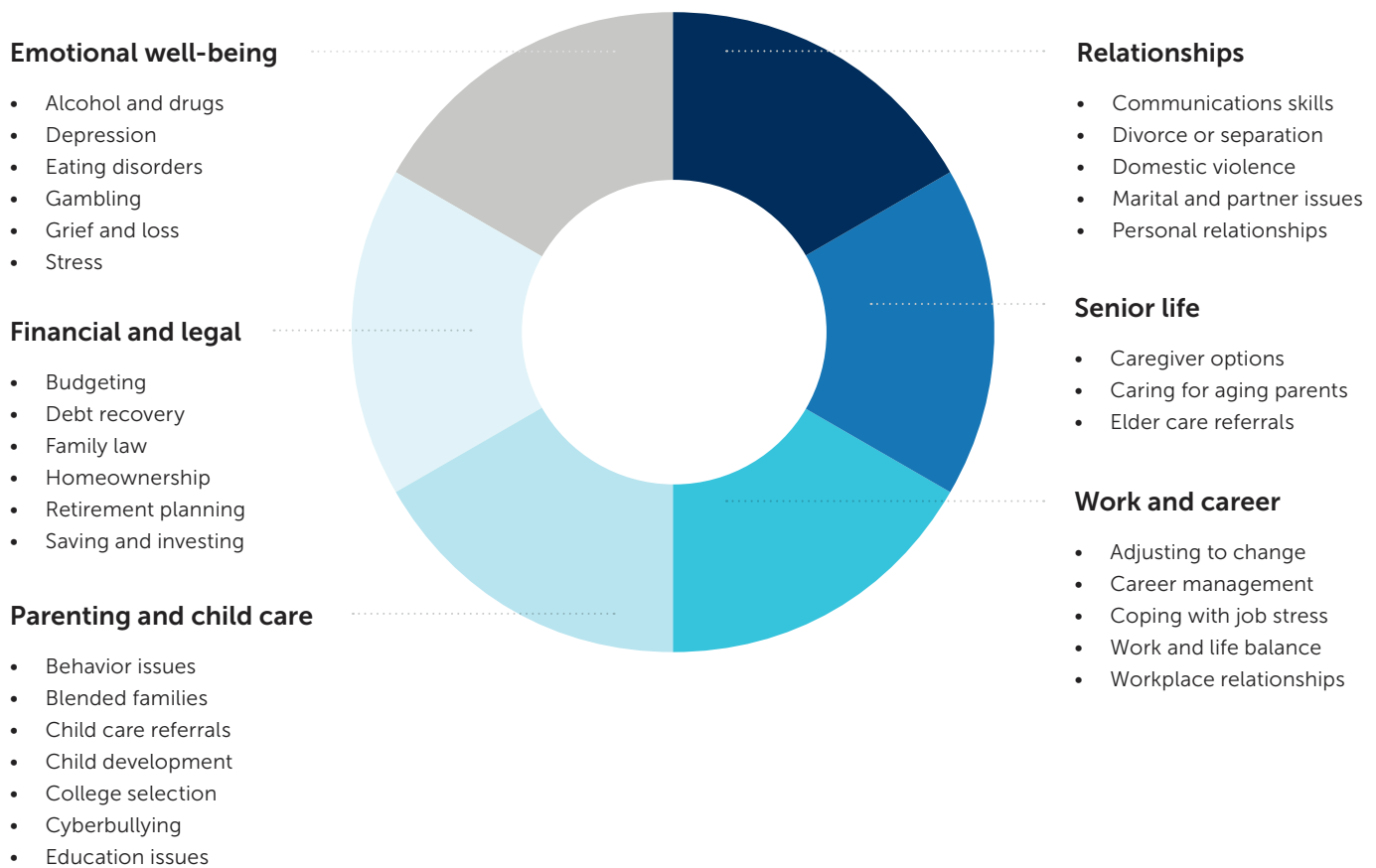
We meet you where you are, whether that be in person or virtually, to help you get on track to better health.

### Your EAP includes support for you and your entire household:

- Telephonic counseling sessions
- Mindfulness-based stress reduction
- Life coaching
- Self-directed virtual therapy
- Online resources: articles, tip sheets, webinars, self-assessment tools and more

## Full circle support for any life issue

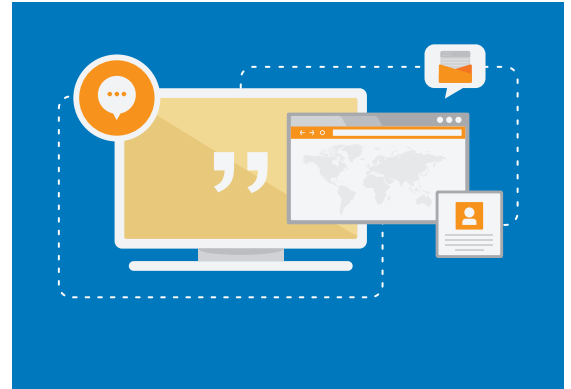
There are a lot of life issues you're dealing with daily. And sometimes it's easy to feel like you're going around in circles. Your EAP can coach you through any challenge, helping you come full circle and chart a path to success.



# Coming Soon: NEW PTSMN Member Web Portal

The PTSMN Fund office has been working on a Benefits Administration software conversion from our current legacy system to the ISSI system developed by Bridge-way Benefit Technologies. ISSI is the leading provider of Benefit Administration computer systems and services to the Taft-Hartley industry. This conversion project has taken 3 years of time with ISSI and PTSMN staff working together and will help PTSMN deliver better service to the members and allow greater flexibility for the future.

As a part of this project there will be a new Member web portal which will come online sometime after the conversion is complete on November 1, 2022. Our current member portal will be updated with the October End of Month data and our goal is to open the new portal in the beginning of 2023. This portal will be accessible via a link on the PTSMN website when it goes live. It will require that members go through a new registration process by creating a new username and password. Keep an eye on our website early next year for these upcoming changes.



## We've got great news!

On behalf of the Board of Trustees, we are pleased to introduce an exciting benefit from our new consulting firm, Francis Investment Counsel, called **MoneyAdvice@Work®**—a financial wellness benefit that connects you with down-to-earth financial advisors who educate, advise, and coach on any money matter...without any hidden sales angles. Their advisors are exclusively engaged to serve our participants as money coaches and they have no investment products to sell.

Your advisor's sole purpose will be to help you prioritize your financial objectives and achieve your money goals. There is no additional expense charged to you for meeting with an advisor and all of your conversations with your advisor will be kept strictly confidential. A letter and brochure with more information about this new benefit will be mailed to your home address in the coming weeks.

This new benefit replaces our existing advisor relationship with John Ehlers and Channel Financial/SageView.

Connecting with an advisor from Francis Investment Counsel is easy—here's how:

- 1) **Online Scheduling.** You can visit our new custom website and select your preferred meeting times at <https://www.moneyadviceatwork.com/ptsmn/> and clicking on Get MoneyAdvice;
- 2) **Toll-Free Number.** You can call Francis Investment Counsel to schedule your meeting at **866-232-6457**; or
- 3) **Mobile App.** You can download the free app from Francis Investment Counsel at the Google Play or Apple Store. Search for *MoneyAdvice@Work* then register using "PTSMN" as the employer name. The **MoneyAdvice@Work®** app allows you pick an advisor, begin messaging them, and even access your financial wellness roadmap using their assessment tool, the MAP.

Please be mindful that although you can schedule your meeting now, appointment times will not be available prior to **November 1, 2022**.

We are excited to introduce this benefit and hope that you will take full advantage of these new services available to you!





## TOGETHER WE'VE GOT THIS MONEY THING

You want to make the most of your money, but where do you start? As a participant in the Pipe Trades Services MN Pension Supplement Fund, you now have MoneyAdvice@Work® to help. This financial wellness benefit connects you with down-to-earth financial professionals who educate, advise, and coach you without any hidden sales angles. You get the financial help you need on any money matter within the safety of a completely sales-free and confidential environment. There are no per session co-pays or promoted investment products for these education and advisory services.

### CONNECT WITH US

#### ONLINE

Learn more about MoneyAdvice@Work® by visiting us online. You'll find information on group events and plan-specific details. Plus, you can check out financial tools and calculators, register for live webinars, watch money videos, access our blog to stay up-to-date on money matters, and sign-up for the MoneyAdvice@Work® eNewsletter. Looking to schedule a session with a Money Advisor? You can do that online, too!

Whether you're just starting out, hitting your stride, or taking steps toward retirement, Francis Investment Counsel is here to help you maximize your financial future.

#### MONEYADVICE@WORK® APP

Our free mobile application puts the power of your MoneyAdvice@Work® benefit in the palm of your hand.

Use the app to:

- Message your advisor
- Book a money advice session
- Complete the Money Advice Planner tool to discover your top five money priorities
- Learn about money topics important to you

To download the free app, visit the Apple App Store or Google Play and search for: [MoneyAdvice@Work](#).

## LIVE GROUP WEBINARS

Attend a live webinar to learn about the money topics that are important to you and your family. All live sessions begin at 12:00PM (CST) and 4:30PM (CST). To register or view previously recorded sessions, visit us online and click on "Web Events."

### 2023 WEBINARS

- January 4<sup>th</sup> Plan it Forward
- February 9<sup>th</sup> Investing in Inflationary Times
- March 1<sup>st</sup> Women and Money
- April 5<sup>th</sup> Why is Everyone Talking About Health Savings Accounts?
- May 4<sup>th</sup> All About Medicare
- June 1<sup>st</sup> Building Financial Confidence for Global Families
- July 13<sup>th</sup> All About Long-Term Care
- August 15<sup>th</sup> Making the Most of Social Security
- September 12<sup>th</sup> Get Your Priorities Straight
- October 11<sup>th</sup> Newlyweds' Guide to Money
- November 14<sup>th</sup> Retirement Checklist
- December 5<sup>th</sup> Roth In-Plan Conversions

## GET CONNECTED

### ACCESS YOUR ACCOUNT

Milliman Benefits

- [millimanbenefits.com](https://millimanbenefits.com)
- 877-645-8278
- Download the app from Google Play or the Apple App store to access your account



### GET FINANCIAL ADVICE

MoneyAdvice@Work®

- [moneyadviceatwork.com/PTSMN](https://moneyadviceatwork.com/PTSMN)
- 866-232-6457
- Download the app from Google Play or the Apple App store to connect with an advisor. Search for: MoneyAdvice@Work

## ABOUT US



Francis Investment Counsel is a nationally recognized expert advisor to the employer retirement plan marketplace. Our Firm's roots in retirement plan consulting opened our eyes to a tremendous need. We saw everyday people lacking objective financial advice from professionals they could trust. Our overall philosophy is driven by our sincere desire to develop personal relationships with employees of all income levels, providing them financial advice within a sales-free environment. Combined with years of experience, original content, and flexible delivery, our MoneyAdvice@Work® Financial Wellness Services help organizations take care of what matters most: their people.



**F R A N C I S**  
Investment Counsel LLC

866-232-6457 | [moneyadviceatwork.com/PTSMN](https://moneyadviceatwork.com/PTSMN)

## SUMMARY ANNUAL REPORT FOR

# Pipe Trades Services MN Pension Supplement Fund

This is a summary of the annual report for the Pipe Trades Services MN Pension Supplement Fund (Employer Identification Number 41-1539354, Plan Number 002) for the plan year 01/01/2021 through 12/31/2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

## Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$76,894,646. These expenses included \$1,866,009 in administrative expenses and \$75,028,637 in benefits paid to participants and beneficiaries. A total of 9,477 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$1,681,758,668 as of the end of the plan year, compared to \$1,496,178,155 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$185,580,513. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$262,475,159, including employer contributions of \$59,511,437, rollover contributions of \$714,112, earnings from investments of \$202,249,610.

## Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, Board of Trustees of the Pipe Trades Services MN Pension Supplement Trust, at 4461 White Bear Parkway, White Bear Lake, MN 55110 and phone number, 651-645-4540.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: Board of Trustees of the Pipe Trades Services MN Pension Supplement Trust, 4461 White Bear Parkway, White Bear Lake, MN 55110, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 07/31/2023)

## SUMMARY ANNUAL REPORT FOR

# Pipe Trades Services MN Retiree Health Fund

This is a summary of the annual report of the Pipe Trades Services MN Retiree Health Fund (Employer Identification Number 16-1657260, Plan Number 502) for the plan year 01/01/2021 through 12/31/2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

## Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$288,955,293 as of the end of plan year, compared to \$257,337,482 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$31,617,811. This change includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$43,095,663 including employer contributions of \$10,902,820, and earnings from investments of \$32,192,843. Plan expenses were \$11,477,852. These expenses included \$1,019,859 in administrative expenses, \$45,719 in death benefits, and \$10,412,274 in contribution allowance payments to the Pipe Trades Services MN Welfare Fund for the provision of benefits.

## Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, Board of Trustees of Twin City Pipe Trades Retiree Health Trust, at 4461 White Bear Parkway, White Bear Lake, MN 55110 and phone number, 651-645-4540.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine

the annual report at the main office of the plan: Board of Trustees of Twin City Pipe Trades Retiree Health Trust, 4461 White Bear Parkway, White Bear Lake, MN 55110, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 07/31/2023)



PIPE TRADES SERVICES MN  
 4461 White Bear Parkway  
 Suite 1  
 White Bear Lake, MN 55110

Presorted  
 First-class Mail  
 U.S. POSTAGE  
**PAID**  
 Twin Cities, MN  
 Permit No. 3197

## Member Reminders

Keeping the following items in mind will help us to serve you better!

- > Active and Pre-Medicare members watch for your new cards from PTSMN in the mail December 2022
- > Contact our new Financial Advisors: **Francis Investment Counsel**
- > Look for more information about the Pipe Trades Family Health & Wellness Centers powered by Premise Health

### PIPE TRADES SERVICES MN

4461 White Bear Pkwy Suite 1  
 White Bear Lake, MN 55110  
 Phone: 651-645-4540  
 Toll Free: 1-800-515-2818  
 Fax: 651-645-8119  
 E-Mail: [info@ptsmn.org](mailto:info@ptsmn.org)  
 Website: [www.ptsmn.org](http://www.ptsmn.org)

### Benefit Fund Trustees

#### Welfare

Doug Jones  
 Kristen Olson  
 Joe Lane  
 Michael Tieva  
 Scott Seath  
 Jake Pettit  
 Jeff Huberty  
 Gary Thaden  
 Sam Arnold

#### Retiree Health

Doug Jones  
 Kristen Olson  
 Joe Lane  
 Michael Tieva  
 Scott Seath  
 Jake Pettit  
 Jeff Huberty  
 Gary Thaden  
 Sam Arnold

#### Pension

Stu McIntosh  
 Russ Scherber  
 Scott Gale  
 Steve Pettersen  
 Paul Jordan  
 Tony Poole  
 Jake Helgeson  
 Dean Gale  
 Jeremy Andrist  
 Chad Bestor

#### Pension Supplement

Stu McIntosh  
 Russ Scherber  
 Scott Gale  
 Steve Pettersen  
 Paul Jordan  
 Tony Poole  
 Jake Helgeson  
 Trinidad Uribe  
 Andy McLeery  
 Andy Campeau  
 Mitchell Diers  
 Dean Gale  
 Jeremy Andrist  
 Chad Bestor

*This newsletter is intended to communicate information which may be useful to individuals who participate in one or more of the Pipe Trades benefit plans. Receipt of this newsletter does not imply that you are entitled to benefits under any plan, and this newsletter does not take the place of or modify the terms of any Pipe Trades benefit plan, or Summary Plan Description (SPD) which describes the benefits available under those plans or modify eligibility or other participation criteria.*