



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

The Board of Trustees of the Pipe Trades Services MN Welfare Trust have amended the Pipe Trades Services MN Welfare Fund ("Fund") effective May 28, 2020, as follows:

- A. **Post-Partum In-Home Visits.** The coverage exclusion for post-partum in-home visits will not apply during a declared state of emergency (e.g., coronavirus (COVID-19)).
- B. **Disaster and Emergency Relief.** The Fund will comply with applicable federal agency guidance issued in response to declared disasters and emergencies that extends or disregards certain Fund deadlines (e.g., claims procedures, enrollment requests, etc.).
- C. **Unpaid COBRA Premiums.** If the Fund is obligated to provide COBRA Coverage for any period during which an individual has unpaid monthly premiums, any unpaid premiums will become immediately due and payable once the Fund is no longer obligated to provide COBRA Coverage to such individual. Once unpaid monthly premiums for COBRA Coverage become payable, an individual who is:
  - Otherwise eligible for continuing COBRA Coverage will have such coverage immediately terminated unless 100% of the unpaid monthly premiums are paid within 30 days of notice from the Fund Office that unpaid monthly premiums are due; and
  - Working in Covered Employment will no longer accrue a Dollar Bank balance until the amount of excess contributions that would have otherwise been credited to the Dollar Bank equals the amount of any unpaid monthly premiums for COBRA Coverage.

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

- Pages 28, 74A, 79 and 79A of the Benefits Booklet for Journeymen, Apprentices, and their Dependents;
- Pages 27, 70, 70A, 75 and 75A of the Benefits Booklet for Pre-Medicare Retirees and their Dependents; and
- Pages 23, 37, 37A, 42 and 42A of the Benefits Booklet for Support Workers and their Dependents, Helpers and Pre-Apprentices.

**Correction.** A summary of material modifications ("SMM") describing changes to the Fund effective February 27, 2020, mistakenly provided that the prior authorization requirement for non-generic antiviral drugs has been removed. The SMM should have stated that the prior authorization requirement for generic antiviral drugs has been removed.

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.

**NOTICE OF CERTAIN DEADLINE EXTENSIONS**  
**Pipe Trades Services MN Welfare Fund**

Recent guidance issued by the U.S. Department of Labor, the Internal Revenue Service, and the Department of Health and Human Services (the "Joint Rule") may affect your rights under the Pipe Trades Services MN Welfare Fund. The Joint Rule generally extends the deadlines described below for the duration of the "Outbreak Period." The Outbreak Period began on March 31, 2020—the date a National Emergency was declared—and will end 60 days after the announced end of the National Emergency (or such other date announced by the responsible federal agencies). For example, if your claim for benefits:

- Is denied during the Outbreak Period, the 180-day deadline to file an appeal will begin to run on the first day after the Outbreak Period has ended; or
- Was denied prior to the Outbreak Period, none of the time during the Outbreak Period will count towards your 180-day deadline to file an appeal.

Under the Joint Rule, the Outbreak Period will be disregarded for purposes of determining the following periods and dates:

- The date within which individuals may file a benefit claim;
- The date within which claimants may file an appeal of an adverse benefit determination;
- The date within which claimants may file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination;
- The date within which a claimant may file information to perfect a request for external review upon a finding that the request was not complete;
- The 60-day election period for COBRA continuation coverage;
- The date for making COBRA premium payments;
- The date for individuals to notify the Fund of a COBRA qualifying event or disability determination; and
- The 30-day period (or 60-day period, if applicable) to request special enrollment.

If you have any questions about this notice, please contact the Fund Office at (651) 645-4540.

Sincerely,

Board of Trustees of the Pipe Trades  
Services MN Welfare Trust