



SUMMARY OF MATERIAL MODIFICATIONS 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") as follows:

- A. Removal of Exclusion.** Effective September 24, 2020, the coverage exclusion for expenses related to gender assignment surgery and related hormone therapy has been removed.
- B. Retiree Coverage for Certain Governmental Employees.** Effective December 3, 2020, an Employee may be eligible for retiree coverage even if the Employee: (a) does not retire from active employment with a Contributing Employer; and (b) is not covered by the Welfare Fund as an active employee for at least 60 out of the 120 months preceding retirement, if the Employee:
1. Was eligible for benefits from the Welfare Fund for at least 120 months;
 2. Stops performing work in the Pipe Trades Industry;
 3. Submits an application for eligibility as a Retiree and the Board accepts the retirement application;
 4. Pays the Premium for the first month of eligibility;
 5. Is age 55 or older, or is age 45 or older and disabled, and the Employee's age plus the number of years in which the Fund received Contributions on the Employee's behalf is at least 70;
 6. Is eligible for benefits from either the Pipe Trades Services MN Pension Fund (the "Pension Fund") or the Pipe Trades Services MN Pension Supplement Fund (the "Pension Supplement Fund");
 7. Has at least 10 years of service, or the equivalent thereof, under either the Pension Fund or the Pension Supplement Fund;
 8. Retires from employment as a governmental or maintenance employee where the Employee was:
 - a. A journeyman or apprentice plumbing or pipefitting worker;
 - b. A member of a Union in good standing for the duration of your employment;
 - c. Employed by a governmental agency or body; and
 - d. Working with the tools of the trade.
 9. During the 10-year period immediately preceding the Employee's retirement date, the Employee continuously maintains other health coverage if not covered under the Welfare Fund.

If an Employee is eligible for retiree coverage under this new criteria, the Employee may defer his or her eligibility and freeze any Dollar Bank balance.

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

- Pages 20 and 30 of the Benefits Booklet for Journeymen, Apprentices, and their Dependents;
- Pages 15, 16, 16A and 28 of the Benefits Booklet for Pre-Medicare Retirees and their Dependents; and
- Pages 15 and 25 of the Benefits Booklet for Support Workers and their Dependents, Helpers and Pre-Apprentices.

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.