



**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.** Effective January 28, 2021, the Fund was amended to remove a coverage exclusion for certain treatments and services related to autism. More specifically, the Trustees removed the exclusion for an "expense for early intensive intervention services as defined under Minn. Stat. § 62A.3094."
- B.** Effective February 25, 2021, the Fund was amended to modify the "ill hours" program to make its limitations consistent with those of the Weekly Injury and Illness Disability Benefits. With this amendment, if you are eligible for this benefit, you will be credited with 37.5 hours per week up to a lifetime maximum of 975 hours. This change only affects individuals benefiting under the Benefits Booklet for Journeymen, Apprentices, and their Dependents.
- C.** Effective March 25, 2021, the Fund was amended to include a "quasi-forfeiture" provision that addresses situations where the Fund must pay benefits, but the participant or beneficiary is missing or cannot otherwise be located. Under this new quasi-forfeiture provision, if the Fund is required to pay benefits to a participant or beneficiary and the participant or beneficiary is missing, the benefit amount payable is forfeited to the Fund and held in a separate account. If the missing individual is located after this forfeiture and files a claim for benefit, any forfeited benefits will be restored to the individual from the Fund. No interest will be due on any amounts forfeited under this procedure.

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

- Pages 21A, 30 and 87 of the Benefits Booklet for Journeymen, Apprentices, and their Dependents;
- Pages 28 and 83 of the Benefits Booklet for Pre-Medicare Retirees and their Dependents; and
- Pages 25 and 50 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.