



HEALTH & PENSION FUNDS

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

The following table summarizes recent amendments to the Pipe Trades Services MN Welfare Fund (“**Welfare Fund**”) and provides the replacement page numbers for the applicable booklets that reflect these changes. The replacement pages are available with a verified account at www.healthpartners.com or by calling the Fund Office. A bolded and underlined replacement page number indicates that the page was amended again after the amendment became effective.

Summary of Changes	Replacement Pages
<p>A provision was added regarding the rules for returning mistaken contributions to Contributing Employers which states as follows:</p> <p>The Fund may refund Contributions made to the Trust by an Employer (or other entity) only if the Trustees determine that the Contributions were made due to mistake of fact or law and the Employer (or entity) requests the refund in writing within six months of the date that the Trustees determine that the Contribution was made by a mistake of fact or law. To the extent a benefit has already been paid based upon the claimed mistaken Contribution, no refund will be allowed.</p>	<p>Journeyman, Apprentices, and their Dependents Booklet 79A</p> <p>Pre-Medicare Retirees and their Dependents Booklet 75, 75A</p> <p>Support Workers and their Dependents, Helpers and Pre-Apprentices Booklet 42, 42A</p>
<p>The availability and contact information for the Employee Assistance Plan (“EAP”) was updated as follows:</p> <p>Important Contact Information Call: (866) 326-7194 Text: (919) 324-5523 https://www.healthpartners.com/employer-public/health-wellbeing/employee-assistance-program/</p> <p>Pipe Trades Services MN Employee Assistance Program Professional, confidential counseling is available to you and your Dependents at no cost. Counselors are available to discuss common issues such as chemical dependence, depression, and financial issues.</p>	<p>Journeyman, Apprentices, and their Dependents Booklet 7</p> <p>Support Workers and their Dependents, Helpers and Pre-Apprentices Booklet <u>6, 12, 13, 27</u>, 27A, <u>35</u>, 35A</p>
<p>The Health Club Reimbursement Program was replaced with the Fitness Discount Program:</p> <p>Important Contact Information: Go to Living Well once you log in to your HealthPartners member account at www.healthpartners.com</p>	<p>Journeyman, Apprentices, and their Dependents Booklet <u>5</u>, 15, 17, 61, 73, 76, 77, 85</p> <p>Pre-Medicare Retirees and their Dependents Booklet <u>5</u>, 15, 60, 69, 71, 72, 81</p>

<p>Pipe Trades Services MN Fitness Discount Program The Pipe Trades Services MN Fitness Discount Program offers opportunities for fitness and wellness discounts on select products and services. Go to Living Well once you log in to your HealthPartners member account at www.HealthPartners.com for more information and to enroll.</p>	<p>Support Workers and their Dependents, Helpers and Pre-Apprentices Booklet <u>5</u>, 13, 27, 35, 38, 39, 48</p>
<p>The requirements for extended eligibility were updated to remove “out of work due to a disabling injury or illness (verified by a physician)” as a requirement.</p>	<p>Journeymen, Apprentices, and their Dependents Booklet 16, 19</p> <p>Support Workers and their Dependents, Helpers and Pre-Apprentices Booklet <u>15</u></p>
<p>The deferral of eligibility requirement about the other health coverage that you are required to maintain was updated to: (1) authorize this other coverage to be employer-sponsored coverage through your Spouse; and (2) increase the authorized deductible amount from \$2,000 to \$3,500.</p>	<p>Journeymen, Apprentices, and their Dependents Booklet 20</p> <p>Pre-Medicare Retirees and their Dependents Booklet 17, 18</p> <p>Support Workers and their Dependents, Helpers and Pre-Apprentices Booklet 15, 16</p>
<p>A provision was added to authorize the coverage of a specified spinal procedure subject to stated coverage criteria:</p> <p>An expense related to the ablation of the basivertebral nerve using the Intracept procedure, unless the patient has experienced chronic lower back pain for a period of at least six months despite conservative treatments (such as exercise, activity modification, or chiropractic care). Patients meet these measures for coverage of the procedure if: (i) an MRI is performed on the patient’s spine within six months from the date of receiving the Intracept procedure; and (ii) the patient’s conservative treatments include at least four physical therapy visits over a course of six weeks or less, during the same six-month period of time.</p>	<p>Journeymen, Apprentices, and their Dependents Booklet <u>31</u></p> <p>Pre-Medicare Retirees and their Dependents Booklet <u>29</u></p> <p>Support Workers and their Dependents, Helpers and Pre-Apprentices Booklet <u>26</u></p>
<p>The language describing the Wellness Centers was updated to reflect the engagement of Premise Health to operate the Wellness Centers. The new contact information for the Wellness Centers is as follows:</p> <p>Important Contact Information: Pipe Trades Services MN Family Health & Wellness Centers www.members.premisehealth.com/pipe-trades/</p> <p>The language describing the prescription drug benefits was updated to reflect the hiring of Optum as the pharmacy benefit manager.</p>	<p>Journeymen, Apprentices, and their Dependents Booklet 5, 6, 9, 10, 11, <u>26</u>, <u>27</u>, 29, <u>31</u>, 31A, 31B</p> <p>Pre-Medicare Retirees and their Dependents Booklet 5, 6, 8, 9, 10, <u>25</u>, 27, 28, <u>29</u>, 29A, 29B</p>

<p>Optum’s contact information is as follows:</p> <p>Pharmacy Benefits Pharmacy Helpdesk: 844-368-8732 Member Helpdesk: 866-328-2005 www.optumrx.com</p> <p>Submit pharmacy claims and first level appeals to: OptumRx Claims Department PO Box 650629 Dallas, TX 75265-0629</p> <p>Submit pharmacy second level appeals to: Pipe Trades Services MN Welfare Fund 4461 White Bear Parkway, Suite 1 White Bear Lake, MN 55110</p> <p>A new <u>Section G (“Pharmacy Benefit Information”)</u> was added to the Pipe Trades Services MN Health Plan and includes a general description of the prescription drug benefit and information about the OptumRx mobile application, home delivery*, the automatic refill program, quantity limits, step therapy, Prior Authorizations, preventive care medications, and the formulary.</p> <p>* This amendment indicates that home delivery is required for maintenance medications. As described in the cover letter to this SMM, Participants may opt out of this requirement by calling the Optum Member Helpdesk.</p>	<p>Support Workers and their Dependents, Helpers and Pre-Apprentices Booklet 5, 6, 8, 9, 10, <u>22</u>, 24, 25, <u>26</u>, 26A, 26B</p>
<p>Coverage limitations were amended for the following items and services:</p> <p>Chiropractic Services: In-Network: 20% Coinsurance, Deductible applies. Out-Of-Network: 20% Coinsurance up to 20 visits, Deductible applies.</p> <p>Hearing Aids: In-Network: 10% Coinsurance up to one hearing aid for each ear every three years, Deductible applies. Out-Of-Network: 20% Coinsurance up to one hearing aid for each ear every three years, Deductible applies.</p> <p>The coverage limitations on the treatment of temporomandibular joint dysfunction (“TMJ”) and learning disabilities were removed, but remain subject to the medical necessity requirements outlined in <u>Section D (“What The Plan Covers”)</u> of the Pipe Trades Services MN Health Plan.</p>	<p>Journeymen, Apprentices, and their Dependents Booklet 13, 25, 26, 27, 30, 31</p> <p>Pre-Medicare Retirees and their Dependents Booklet 12, 24, 25, 29</p> <p>Support Workers and their Dependents, Helpers and Pre-Apprentices Booklet 12, 20, 22, 26</p>

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.