

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

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PLUMBERS' WELFARE FUND, LOCAL 130 U.A. APPRENTICE WELLNESS INCENTIVE

****Attention Local 130, U.A. Apprentices****

The Board of Trustees of the Plumbers Welfare Fund, Local 130, U.A. ("Welfare Fund"), is committed to the good health and well-being of its participants, especially the Apprentices. Apprentices are often in the early stages of their career and, during this time, it is easy to neglect your physical and mental health needs. In order to promote this commitment to your lifelong health and wellness, the Welfare Fund is introducing a wellness incentive to Apprentices as part of the plan of benefits offered through the Welfare Fund.

Apprentice Wellness Benefit Incentive

- *A lower health plan deductible in 2026.* During the 2026 calendar year, your deductible will be \$200 for individual coverage and \$600 for family coverage. Otherwise, your deductible will increase to \$400 for individual coverage and \$800 for family coverage.
- *A contribution to your HRA account.* You will continue to be eligible to receive a \$200 contribution to your HRA account. If your spouse receives a physical as well, you will receive an additional \$200 HRA contribution.

Again, to receive these incentives, all you have to do is complete a physical examination at a UWC location. You do not have to satisfy any standard related to a health factor. Just simply complete your physical by December 31, 2025 and representatives of the UWC will notify the Fund Office. Once verified, \$200 will be contributed to your HRA account.

To find a UWC location near you, visit their website at www.unionwellnesscenters.com or call (312) 421-1016 to schedule your appointment at the UWC.

Should you have any questions concerning this notification or need a reasonable accommodation related to completing the physical, please contact the Fund Office at (312) 226-5000.

Sincerely,

Board of Trustees
Plumbers' Welfare Fund, Local 130 U.A.

This announcement, which serves as a Summary of Material Modification ("SMM"), contains only highlights of recent changes to the Active Plan. In order to understand this announcement in context, please refer to your Plan Document and Summary Plan Description ("SPD"). If there is a discrepancy between the wording here and the Plan Document and SPD, the Plan Document and SPD will govern, except to the extent expressly modified by this SMM. Please file this SMM together with your SPD.