

August 4, 2025

**TO: All Plan Participants
NW Plumbers & Pipefitters Health Fund**

RE: Termination of Alternate Plan

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

This notice is to advise that the Board of Trustees has moved to terminate the Alternate Plan effective September 1, 2025. If you are currently covered under the Alternate Plan, your coverage will transfer to the Regular Plan beginning in September 2025.

If you are on the Alternate Plan currently, this change will not impact your medical benefit coverage, and will offer you additional benefits, including dental and vision coverage, time loss, and death benefits. Your deductibles, copays, and out-of-pocket maximums will all remain the same on the Regular Plan. You should not notice an interruption in coverage and can continue to use your current medical ID card. You also can continue to use your current providers under the Blue Cross Blue Shield network.

For more details on the benefits provided under the Regular Plan, please visit the Trust website at www.nwplumberstrust.com. Additional information about Plan benefits under the Regular Plan and Delta Dental can be found at www.nwplumberstrust.com/forms-documents/.

The Board of Trustees has taken action to ensure that coverage is maintained for Alternate Plan members as they transition from the Alternate Plan to the Regular Plan, as long as hour bank requirements are met. If you are currently on COBRA in the Alternate Plan, you will soon receive a separate notification of the COBRA rates under the Regular Plan effective with September 2025 coverage. New participants under the Regular plan will receive a Delta Dental ID card shortly after the transition.

If you have questions, please contact the Administration Office at (866) 417-4240.

**Board of Trustees
NW Plumbers & Pipefitters Health Fund**

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Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates. Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important plan information.

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