

October 1, 2025

**To: All Medicare Eligible Participants of the
NW Plumbers & Pipefitters Health Fund**

Re: Individual Medicare Plan Options Available

**Open Enrollment Through December 7, 2025 For Coverage Beginning
January 1, 2026**

Your Trust Fund is committed to providing Retiree health care coverage to help keep you, your spouse and your dependents healthy and well. With this in mind, the Trust has provided additional coverage options for Medicare eligible retirees and spouses who are age 65 and over.

You have the option to continue your current Trust coverage through the Retiree Self Pay Program or select from individual Medicare plans available through VIA Benefits during the Medicare Open Enrollment Period. Medicare Open Enrollment begins October 15, 2025 and ends December 7, 2025. Please review the enclosed flyer and contact VIA Benefits at (855) 832-0977 to discuss the health plan options available to you. The individual Medicare plans are worth investigating. With all of the choices available, you may find a plan that better fits your needs and saves you money. VIA Benefits will provide assistance from licensed benefit advisors at no cost to you. Benefit advisors are Medicare experts, familiar with thousands of plans and can advise you on your options. Of course, you can continue your coverage through the Trust and if you do so, no action is required on your part.

The amount you pay for retiree health care coverage is subsidized by the Trust. The subsidy is based on years of service and age of the retiree at the time of retirement. If you elect to enroll in an individual Medicare plan through VIA Benefits, the Trust will establish a special account called a Health Reimbursement Arrangement (HRA) for you. Each month during 2026, the Trust will fund your HRA with an amount equal to the subsidy you would have been eligible for if you had continued to be enrolled in the Trust's Retiree Self Pay Program.

You may use the HRA to pay for all eligible expenses offered through Via Benefits such as medical, prescription, dental, and vision plans.

(over)

If you enroll in an individual Medicare plan, you will pay the insurance carrier directly (you won't pay the Trust for coverage like you do now).

You can then be reimbursed from your HRA for medical, prescription, dental, and vision premium payments up to the amount of your earned subsidy that was deposited into your HRA account. You can choose to set this up as a direct deposit to your bank account to expedite your payment.

Should you select an individual Medicare plan through VIA Benefits, your coverage will begin **January 1, 2026** and continue through December 31, 2026. Your next opportunity to change plans (for January 2027) will be in October 2026. If you drop the Trust Retiree medical plan and enroll in an individual Medicare plan, you will have one opportunity to return to the Trust plan within a 24-month window of leaving and going with VIA Benefits. **Please note if you wish to terminate Trust coverage, you must notify us at (866) 417-4240.**

You may continue to stay enrolled in the Trust's Retiree health plan. We encourage you to consider all of your options before making a decision.

Board of Trustees

NW Plumbers & Pipefitters Health Fund

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administration Office.

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.