

October 31, 2025

**TO: All Active and Retiree Participants
NW Plumbers & Pipefitters Health Fund**

RE: Benefit Changes

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.

Quit for Life Terminated: Effective January 1, 2026, the Plan will cease to cover smoking cessation services through Quit for Life.

TelaDoc Terminated: Effective January 1, 2026, the Plan will no longer offer telemedicine visits through TelaDoc. TelaDoc virtual care services will cease to be available.

Retiree HRA Benefits Expanded: For eligible Retiree participants enrolled in a Medicare Plan through Via Benefits, NWPP establishes a special account called a Health Reimbursement Arrangement (HRA). Each month, NWPP funds your HRA with an amount equal to the subsidy you are eligible for under the Retiree Plan. If you enroll in an Individual Medicare Plan through Via Benefits, you pay the monthly premium to the insurance carrier directly but can then be reimbursed for your premium payments from your NWPP HRA — up to the amount of your earned subsidy credited to your HRA account.

Effective January 1, 2026, your HRA now covers even more. The Board voted to expand the use of your HRA to include all eligible medical expenses as defined by Section 213(d) of the Tax Code, including any cost-sharing and out-of-pocket costs you have relating to medical, dental, or vision benefits for Retirees enrolled in a Medicare Plan through Via Benefits. For more information, please contact Via Benefits at (855) 832-0977. Please see your Summary Plan Description for full details on eligibility and exceptions.

If you have any questions regarding the contents described in this notice, 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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