

PLUMBERS AND STEAMFITTERS LOCAL UNION NO. 33 HEALTH AND WELFARE PLAN

SUMMARY OF MATERIAL MODIFICATION

April 2017

The Trustees are pleased to announce the following enhancements to the Plan effective January 1, 2017:

You may use your HRA to pay the following expenses incurred by you, your spouse and eligible Dependents:

Orthodontia expenses, **for dependents under age 19 only**, may be reimbursed from your HRA up to a maximum of \$1,500 per lifetime of the individual. This reimbursement from your HRA **is in addition to** the Plan's current \$500 lifetime benefit per individual under age 19. For example, if your dependent requires \$5,000 in orthodontia work (braces), the Plan will pay \$500 from the Plan of benefits and you may request reimbursement of up to \$1,500 from your HRA provided that you have at least \$1,500 in your HRA.

Expenses related to exercise or weight-loss programs and educational classes, including gym or health club membership fees, if your physician has diagnosed you with a disease and the program or class is prescribed as treatment for that disease. **In order to obtain reimbursement for weight-loss programs and/ or educational classes from your HRA you must present to the Fund Office your physician's written diagnosis and corresponding prescribed treatment program(s).**

This letter, which serves as a Summary of Material Modifications, contains only highlights of certain features of the Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.

Please keep this Summary of Material Modification with your benefit plan booklet so that you will have an up-to-date description of the Plan's benefits.

If you have any questions, please contact the Fund Office at the address or telephone number shown above.

Sincerely,

Board of Trustees
Plumbers and Steamfitters Local Union No. 33 Health and Welfare Plan