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PLUMBERS AND STEAMFITTERS
LOCAL UNION 33
HEALTH & WELFARE FUND

BUILDING
UNION
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BUSINESS

IMPORTANT NOTICE

Dear Participant:

May 2024

The Trustees of the Plumbers and Steamfitters Local Union No. 33 Health and Welfare Fund ("Fund") announce the following enhancement to the Plan. This Summary of Material Modifications ("SMM") amends and updates your Summary Plan Description ("SPD") as noted below.

Complementary and Alternative Treatments other than Chiropractic

Effective January 1, 2024, the following forms of Complementary and Alternative Treatments – *Acupuncture, Massage Therapy, Meditation Therapy, Relaxation Therapy, Hypnosis, Naturopathic, Naprapathic and Homeopathic Services* - in combination, will be reimbursable from participants' HRA accounts at 100% up to \$5,000 annually. Such treatment must be supported by documentation from a provider that such treatment and related items are for a specific medical condition and that the expense is for something that treats that condition, and that the claimant has obtained such treatment. In other words, the sum of all Complementary and Alternative treatment costs, *not including chiropractic which has its own separate limitation as discussed below*, cannot exceed \$5,000 in total in any calendar year.

The \$1,000 per year limitation for chiropractic treatments remains intact and separate from the new Complementary and Alternative Treatment benefit reimbursements.

If you have any questions about these changes or your benefits in general, please contact the Fund Office at fundoffice@ualocal33.org or (515)243-3246.

Sincerely,

Jama Barbour, on behalf of the Board of Trustees

This announcement letter, which serves as a Summary of Material Modifications (SMM), contains only highlights of certain features of the Plumbers and Steamfitters Local No. 33 Health and Welfare Fund. 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 discontinue all or part of the Plan at any time.