

**SUMMARY OF MATERIAL MODIFICATIONS TO PLUMBERS & PIPEFITTERS LOCAL
NO. 553 HEALTH & WELFARE TRUST FUND**

This notice serves as an official summary of material modifications (SMM) made to the Summary Plan Description for the Plumbers & Pipefitters Local No. 553 Health & Welfare Trust Fund (Plan). PLEASE READ THIS NOTICE CAREFULLY AND KEEP IT WITH YOUR PLAN AND SUMMARY PLAN DESCRIPTION (SPD) BOOKLET.

Please note that this SMM only provides information regarding the changes that have been made to Plan benefits and benefit provisions and does not provide all of the information that may be relevant to a particular benefit or benefit provision. For more information concerning the benefits and benefit provisions addressed by this SMM, you should consult the SPD booklet.

Effective February 1, 2024, the list of Trustees in Article XV of the SPD is revised to read as follows:

UNION TRUSTEES

Brett Schwalb
Plumbers & Pipefitters
Local No. 553
2 South Wesley Drive
East Alton, IL 62024
(618) 259-6787

John Battuello Jr.
Plumbers & Pipefitters
Local No. 553
2 South Wesley Drive
East Alton, IL 62024
(618) 259-6787

MANAGEMENT TRUSTEES

David Loellke
Loellke Plumbing & Heating
22974 East County Road
Jerseyville, IL 62052
(618) 498-5185

Sean Eickhoff
Kane Mechanical
170 East Alton Avenue
East Alton, IL 62024
(618) 254-0681

Grandfathered Plan Disclosure Statement

Federal regulations require us to advise you that this group health plan believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at:

Plumbers & Pipefitters Local No. 553 Health & Welfare Trust Fund
2 South Wesley Drive
East Alton, Illinois 62024
(618) 259-4379

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.