FLINT PLUMBING AND PIPEFITTING FRINGE BENEFIT FUNDS

Flint Plumbing & Pipefitting Industry Health Care Fund Flint Plumbing & Pipefitting Industry Pension Fund Flint Plumbing & Pipefitting Industry Defined Contribution Plan Scholarship Fund of Flint Plumbing & Pipefitting Industry Supplemental Unemployment & Disability Plan of Local Union 370

Managed for the Trustees by: TIC INTERNATIONAL CORPORATION

To: Flint Plumbing and Pipefitting Industry Health Care Fund Participants

From: Board of Trustees of the Flint Plumbing and Pipefitting Industry Health Care Fund

Re: Summary of Material Modification – KEEP WITH SUMMARY PLAN DESCRIPTION

Date: September 2023

Please read this notice carefully as it contains important information about changes to the Flint Plumbing and Pipefitting Industry Health Care Fund Plan (Plan) effective July 18, 2023. This document should be read carefully and attached to your Flint Plumbing and Pipefitting Industry Health Care Fund Summary Plan Document (SPD). Please contact the Fund Office if you have any questions about the changes described in this notice.

PLAN CHANGES

Additional Short Term Disability Coverage for Active Employees

The Plan currently provides that an Active Employee's Dollar Bank will be credited each week he/she has a short-term disability in the amount equal to the monthly requirement divided by 20, not to exceed the monthly requirement per month, i.e., Short-Term Disability Credit to continue eligibility via your Dollar Bank. Previously, the Short-Term Disability credit was provided for up to 26 weeks for any single period of disability.

The Plan has been amended to provide that an Active Employee who remains disabled after a 26- week period of continuous disability may receive an additional 13-week extension of coverage upon written application to the Trustees. An additional 13-week extension of eligibility may then be granted upon another application in writing to the Trustees.

The first and second 13-week extensions will **only** be granted if the Active Employee continues to have a short-term disability and presents a statement from his/her physician that his/her disability is not permanent and he/she will be able to return to work as a plumber or pipefitter.

Notwithstanding the foregoing, any Participant who has been awarded Social Security disability benefits (other than for a closed period) will be considered permanently disabled and unable to return to work as a plumber or pipefitter.

If you have any questions, please contact the Fund Office.