

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 MIDWEST

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: January 2025

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 January 1, 2025. 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

Advance for Supplemental Benefit Account

The Plan currently provides that the maximum Supplemental Benefit Amount allowed for the calendar year is \$5,000 for claims incurred on or after 8/1/13. However, when the balance equals or is less than the Monthly Requirement, the remaining amount can only be used for Fund self-payments. The Plan further provides that where a Participant has used the maximum annual benefit amount, he/she will be permitted an advance on the next year's maximum annual amount no earlier than October 31st of the current year, provided: (1) the advance is for medical costs associated with a life-threatening illness of the Participant (as evidenced by satisfactory documentation from his/her physician), and (2) the advance will not result in a balance less than the Monthly Requirement.

Effective January 1, 2025, the maximum Supplemental Benefit Amount allowed for the calendar year is \$8,000.

If you have any questions, please contact the Fund Office at (888) 797-5862.

Sincerely,

Board of Trustees
Flint Plumbing and Pipefitting Industry Health Care Fund