

PLUMBERS & STEAMFITTERS LOCAL 21 BENEFIT FUNDS

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SUMMARY OF MATERIAL MODIFICATION TO THE PLUMBERS AND STEAMFITTERS LOCAL 21 WELFARE FUND

July 2024

To: Active and Retired Participants and COBRA Beneficiaries

From: The Board of Trustees

Re: Important Changes to Your Health Reimbursement Arrangement Plan

This Summary of Material Modification (“SMM”) describes changes to the Health Reimbursement Arrangement (“HRA”) of the Plumbers and Steamfitters Local 21 Welfare Fund (“Plan”) effective August 1, 2024. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

Introduction of New HRA Card Administrator

Effective August 1, 2024, the Trustees retained Benefit Resource (“BRI”, formerly Pro-Flex) to administer the Welfare Fund’s HRA Accounts. The new administrative arrangement allows the Fund to issue HRA Account debit cards to participants eligible for their HRA Account so that manual claims submission is not always required. **This means that starting August 1, 2024, the Fund Office will no longer be administering the Welfare Fund’s HRA. However, the Fund Office will continue to assist in processing retiree and COBRA premium payments directly from HRA Accounts.**

Below is a brief summary of the transition and rules concerning HRA Account debit cards.

HRA Account Debit Cards

- Participants with eligible HRA Account balances are generally eligible active participants and eligible retired participants. Note that retirees who have opted out of retiree health coverage are also eligible to access their HRA Accounts. These participants will automatically receive two (2) HRA Account debit cards in the mail from BRI. **Please take care in monitoring your mail for HRA debit card delivery. If you do not receive your card, contact the Fund Office.**

Due to the transition, the HRA debit card may not be fully activated until August 12, 2024. If you incur any expenses between August 1, 2024, up until the time the card becomes fully functional, you may submit a manual claim through the BRI website or app. See below for more information.

- Former participants with HRA balances that are not currently eligible for reimbursement from the HRA Account will **NOT** receive an HRA Account debit card until they again become eligible for the HRA Account. If a new or former participant becomes eligible in the future, they will automatically receive a welcome letter and HRA Account debit card from BRI in the mail.
- Non-Local 21 members (“Travelers”) will not receive an HRA Account debit card due to the HRA Account Plan rule to verify eligibility and enrollment in his/her home local health and welfare plan. Travelers with an HRA Account will be eligible to submit manual claims along with proper verification of coverage.

How to Get Started

- Participants with eligible HRA Account balances will receive a welcome letter from BRI along with your HRA Account debit card which will need to be activated to begin using.
- Log-in to the BRI website: Simply go to www.benefitresource.com and register your account. You can also download the BRI mobile app from the App Store or Google Play (see enclosed flyer for an overview and features of the BRI mobile app).

To register your HRA Account with BRI, you will need the following information:

Company Code: local21funds

Member ID: Your Social Security Number

Personal Information: Your name, birthday and zip code

If you would like your spouse to be able to access your account(s), you must complete the PHI Authorization Form, available at www.benefitresource.com/proflex-hub.

- Once your account is established and your HRA Account debit card activated, you may proceed to use the HRA Account for any Eligible Medical Expenses. You may also choose to add your HRA debit card to your digital wallet (e.g, Apple Pay).

Be sure to save receipts when you use your HRA Account debit card! While you may not always be required to submit receipts, the IRS requires BRI to verify that 100% of transactions are for eligible medical expenses. When an expense cannot be verified automatically, a receipt is required to substantiate the claim. See enclosed flyer for more information about the substantiation process.

NOTE: The HRA debit card may not be fully activated until August 12, 2024, due to the transition to BRI. Once the transition is complete, your card will automatically begin to function. If you incur any expenses between August 1, 2024, up until the time the debit card becomes fully functional, you may submit a manual claim through the BRI website or app. See below for more information.

- When you are not able to utilize your HRA Account debit card, you can submit claims manually through the BRI website, BRI mobile app or by mail. To submit a claim by mail, you must submit a *complete* claim form to BRI which includes appropriate substantiation (i.e. explanation of benefits and/or itemized receipt). The claim form can be downloaded from the BRI website or mobile app.

Note that you are able to enroll in direct deposit through the BRI website or mobile app to receive your manual claims reimbursement even faster.

- If you have any questions about your HRA Account including claims submission and payment, account balance or log-in issues, please reach out to BRI directly at:

- (800) 473-9595 (Monday through Friday, 8 am to 8 pm EST)
- participantservices@benefitresource.com
- Live chat through the HRA Account portal as www.benefitresource.com

Submitting Manual Claims for Expenses Beginning August 1, 2024

Any HRA Account claim received by the Fund Office after the date of this letter will be returned to you and you must submit the claim manually using the BRI website, mobile app or by mail. **Please note that claims submissions that were made to the Fund Office prior to the transition to BRI will be reviewed to ensure no duplicate claims are submitted throughout this transition. Any reimbursements received for duplicate expenses must be promptly repaid to the Fund. Submission of duplicate claims or any suspicious claim may be further investigated to assess for fraud.**

HRA Account Fees Beginning August 1, 2024

All HRA Accounts with positive balances, whether the member is eligible for the HRA Account or not, will be charged a \$4.15 per account per month administrative fee. Retirees eligible for Retiree Health Benefits through the Fund are excepted from the fee. This fee will be automatically deducted from HRA Accounts quarterly. As always, the Fund Office is available to assist you with any questions that you might have.

Reminder on Eligible Medical Expenses under the HRA

Enclosed is a quick reference list of Eligible Medical Expenses for which you may receive reimbursement under the Plan. The list does not include all possible qualified medical expenses as Eligible Medical Expenses are governed by the IRS. In addition to the list below, there are over 150 additional items or expense types that are considered potentially eligible and may require a prescription or a letter of medical necessity. For a more comprehensive list, please visit www.benefitresource.com/resources/eligible/. For questions about whether a medical expense is an Eligible Medical Expense, contact the BRI.

Please note the appeal rules remain the same. If you have any questions, please contact the Fund Office at 914-737-7220,

Sincerely,

Board of Trustees
Plumbers and Steamfitters Local 21 Welfare Fund

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the "Trust Agreement"). The Trust Agreement is available upon request at the above address and may be inspected by you free of charge during normal business hours.

No individual other than the Board of Trustees has any authority to interpret the plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.

Eligible Medical Expenses Quick Reference for HRA Account Reimbursement

This list is for quick reference only. For a more comprehensive list, please visit

www.benefitresource.com/resources/eligible.

- Acupuncture
- Alcoholism treatment
- Ambulance
- Arthritis gloves
- Artificial teeth
- Asthma devices and medicines
- Bandages
- Birth control products (e.g. prophylactics)
- Body scans
- Braille books and magazines
- Breast pumps
- Breast reconstruction surgery following mastectomy
- Carpal tunnel wrist supports
- Chiropractors
- Circumcision
- Co-insurance amounts
- Co-payments
- Counseling, when used to treat diagnosed medical condition
- CPAP (continuous positive airway pressure) devices
- Crutches
- Dental sealants
- Dental services and procedures
- Diabetic supplies & insulin
- Diagnostic items/services
- Dizziness pills
- Drug addiction treatment
- Drug overdose, treatment of
- Durable medical equipment
- Eye examinations
- Eyeglasses
- Flu shots
- Fluoridation services
- Guide dog
- Hospital services
- Immunizations
- Laboratory fees
- Lactation consultant
- Laser eye surgery, Lasik
- Lodging at hospital or similar institution
- Mastectomy-related special bras
- Medical alert bracelet or necklace
- Medical monitoring and testing devices (e.g. blood-pressure monitoring devices, blood-sugar test supplies)

- Medical practitioner's fee for online or telephone consultation
- Medical records charges
- Menstrual Care Products
- Midwife
- Norplant insertion or removal
- Obstetrical expenses
- Occlusion guards to prevent teeth grinding
- Operations / Surgeries
- Optometrist
- Organ donors
- Orthodontia
- Orthopedic shoe inserts
- Osteopath fees
- Ovulation monitor
- Oxygen
- Personal Protective Equipment (masks, hand sanitizer, sanitizing wipes)
- Physical exams
- Physical therapy
- Pregnancy test kits
- Prescription drugs and medicines
- Preventive care screenings
- Prosthesis and artificial limbs
- Psychiatric care
- Radial keratotomy
- Reading glasses
- Rehydration solution
- Screening tests (including cancer screening tests)
- Sleep-deprivation treatment
- Speech therapy
- Stop-smoking programs
- Telephone equipment or television for hearing-impaired persons
- Transplants
- Transportation expenses for person to receive medical care, may include car mileage or alternative transportation costs
- Vaccines and immunizations
- Vision correction procedures
- Walkers/ Wheelchair
- X-ray fees

ELIGIBLE OTC MEDICAL SUPPLIES

- Adult incontinence products (e.g. Depends)
- Contact lens solution
- Denture adhesives
- First aid creams
- First aid supplies (e.g. band-aids)
- Foot insoles
- Gauze Pads
- Hearing aids/hearing aid batteries
- Heat wraps (e.g. ThermaCare)
- Heating pads, hot water bottles
- Liquid adhesive for small cuts
- Medicine dropper/spoon
- Pre-natal vitamins
- Rubbing alcohol
- Sunscreen (Broad Spectrum SPF 15+)
- Supports/braces (e.g. ankle, knee, wrist, therapeutic glove)
- Thermometers

ELIGIBLE OTC DRUGS & MEDICINES

- Acne medications
- Allergy and sinus medications (e.g. Benadryl, Claritin, Sudafed)
- Anti-fungal medications (e.g. Lotramin AF)
- Anti-itch medications (e.g. Caladryl)
- Cold sore medications
- Cough, cold & flu remedies
- Decongestants
- Diaper rash ointments
- Ear supplies (e.g. wax removal)
- Gastrointestinal aids (e.g. antacids, anti-diarrhea medicines, non-fiber laxatives, nausea medications)
- Lactose intolerance pills
- Motion sickness pills
- Nasal sprays for congestion (e.g. Afrin)
- Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)
- Sleeping aids
- Smoking cessation medications (e.g. nicotine gum or patches)
- Suppositories
- Toothache relievers (e.g. Orajel)
- Topical ointments for gingivitis
- Wart remover medications
- Yeast infection creams (e.g. Monistat)