



Joint Plumbing Industry Board Plumbers Local Union No.1 Trust Funds



Welfare Fund • Trade Education Fund • Additional Security Benefit Fund • 401(k) Savings Plan

John J. Murphy, Co-Chairman - Labor

Walter Saraceni, Administrator

Eugene S. Bocchieri Co-Chairman - Management

December 2016

Re: Summary Material Modification (“SMM#2”)

Dear Participant:

The Board of Trustees of the Plumbers Local Union No. 1 Welfare Fund (the “Fund”) is pleased to announce a number of benefit improvements. While the improvements are explained in detail in the enclosed Summary of Material Modifications (“SMM”), we want to highlight a few key points.

- **Additional Vision Benefit Provider Network:** Effective January 1, 2017, the Fund is introducing an additional vision benefit network. You will now be able to receive treatment from Comprehensive Professional Systems, Inc. (“CPS”) providers and the charges will be covered as in-network. You will continue to have access to Vision Screening providers and the same level of benefits, but you will have access to a greater number of participating providers.
- **New In-Network Hearing Aid Benefit Provider Network:** Effective January 1, 2017, the Fund will provide in-network hearing benefits through CPS. Participating Audiologists will provide a 20% discount off the retail cost of a Hearing Aid. CPS will also process out-of-network benefits.
- **New CVS Pharmacy MinuteClinic:** Effective January 1, 2017, you will have access to CVS Pharmacy MinuteClinics. Services received at the MinuteClinics will be covered at 100%. All of these changes and more are explained in detail in the enclosed SMM. Please read this notice carefully and save it as a reference. If you have any questions, please contact the Fund Office Welfare Department at (718) 835-2700.

While health care and prescription drug costs continue to rise nationally and the health care system becomes increasingly complicated, we are proud to continue providing you and your dependents with the high quality comprehensive care that you need and deserve—at costs that are affordable for you, the Fund’s contributing employers and the Fund.

Sincerely,

Plumbers Local Union No. 1 Welfare Fund
The Board of Trustees