



Plumbers Local Union No.1 Trust Funds

Welfare Fund • Trade Education Fund • 401(k) Savings Plan

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July 2025

WELFARE FUND SUMMARY OF MATERIAL REDUCTIONS AND MODIFICATIONS

SMR#1

Please place this in your Summary Plan Description (“SPD”) for handy reference and safekeeping. If you do not have an SPD, you may obtain a copy on our website at <http://www.ualocal1.org/fund-office.aspx> or by making a written request to the Fund Office.

IMPORTANT!

This Summary of Material Reductions (“SMR”) describes changes to the Plumbers Local Union No.1 Welfare Fund (the “Welfare Fund”) Plan and SPD issued in 2025. All changes listed in this SMR are effective August 1, 2025 and apply to the Regular Active Plan options.

Important Notice Clarifying Acupuncture Copayments

The Board of Trustees is always looking to provide the best healthcare for you and your family while maintaining the health of the Fund. Previously the Board of Trustees elected to provide acupuncture visits at a cost-sharing of \$55 per visit. Due to an oversight, this cost-sharing was not implemented; as a result, no cost-sharing was applied to acupuncture visits. The Fund will continue to cover acupuncture visits at \$0 cost-sharing until August 1, 2025. Effective thereafter, the following cost-sharing changes will apply:

- All acupuncture visits will be subject to a \$55.00 copayment consistent with the co-payment structure for all specialist visits.

The 2025 SPD will be revised as follows:

The current medical benefits chart on pg. 24 of the SPD states:

BENEFIT	ANTHEM YOU PAY	OUT-OF-NETWORK YOU PAY
Acupuncture Up to 15 treatments per calendar year ⁷	\$0	Not Covered

The revised medical benefits chart will state:

BENEFIT	ANTHEM YOU PAY	OUT-OF-NETWORK YOU PAY
Acupuncture Up to 15 treatments per calendar year ⁷	\$55 Co-payment	Not Covered

The revised description for acupuncture will state on page 34:

“Acupuncture”

The Plan allows for 15 Acupuncture treatments per year when performed by a Physician or Certified Licensed Acupuncturist. In-Network Acupuncture Services are paid in full subject to a \$55 co-payment. Out-of-Network Acupuncture services are not covered under the Plan. However, this visit limit does not apply for treatment for mental health or substance use disorder and a \$25 copayment would apply for In-Network acupuncture services provided through treatment for mental health or substance use disorder.”

Please read this SMR carefully and save it as a reference. If you have any questions about the information in the notice or about your benefits or eligibility, please contact the Fund Office at (718) 223-4313 or info@nyp1f.org.

Sincerely,

The Board of Trustees