

U. A. PLUMBERS LOCAL UNION NO. 68 GROUP PROTECTION PLAN

Summary of Material Modification

TO: Plan Participants

FROM: Plan Trustees

SUBJECT: Outpatient Emergency Room Deductible

DISTRIBUTION DATE: July 25, 2025

PLAN EIN:

PLAN NUMBER: 501

In order to deter the practice of using the emergency room for non-emergency type services the Trustees have amended the plan and have increased the Outpatient Emergency Room Deductible.

Effective October 1, 2025 the Trustees have amended Section 5.01 of the Plan as follows:

B. Outpatient Emergency Room Deductible

In the event an Employee and/or Eligible Dependent receives treatment in a Hospital's Emergency Room, an additional \$160 Non-Emergency Deductible amount will be applied before the Plan pays on any of the covered benefits.

In the event a Hospital stay occurs in conjunction with such Emergency Room visit, the additional Deductible amount will be waived.

If you have any questions about this change, please contact the Plan Office.

Sincerely,

The Board of Trustees