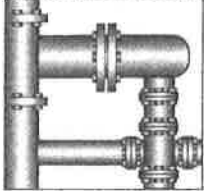


Health Fund



Connecticut Pipe Trades Health Fund

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This notice contains important information regarding your Health Fund benefits

Date: June 3, 2022

To: Participants of the Connecticut Pipe Trades Health Fund

From: The Board of Trustees

As the Board of Trustees of the Connecticut Pipe Trades Health Fund (the "Fund"), we are proud of the coverage and benefits the Fund provides to meet the needs of our participants and their families. We want to let you know about a benefit improvement effective April 1, 2022. Please read it carefully and share it with your family.

WEEKLY DISABILITY INCOME BENEFIT IMPROVEMENT

In coordination with the Connecticut Paid Leave program established by the Connecticut Paid Family and Medical Leave Act, we are pleased to announce the following improvement to the Weekly Disability Income Benefits (non-work related) effective April 1, 2022:

What was covered before the change: *Up to 26 weeks of Weekly Disability Income Benefits (non-work related) commencing on the first day of disability due to Injury and on the eighth day due to an illness, and a maximum Disability Period of 26 weeks.*

What is covered after the change: *Up to 26 weeks of Weekly Disability Income Benefits (non-work related) commencing upon your completion of 12 weeks of paid leave from the Connecticut Paid Leave program, and a combined maximum Disability Period of 38 weeks.*

Please note, your Disability Period will commence on the **first day of disability due to Injury** and on the **eighth day due to an illness** and will continue while you remain Totally Disabled for a maximum of 38 weeks for any one continuous period of disability due to the same or related cause(s).

During your Disability Period, the Fund will credit 32.5 hours per week to your bank of hours as if you worked in Covered Employment, up to a maximum of 38 weeks. While you are disabled, the Fund will also deduct 130 hours from your bank of hours each month in accordance with the continued eligibility rules of the Fund. If you continue to be disabled after 38 weeks, the Fund will continue deducting hours from your bank (if any) to maintain your coverage. In the event your bank of hours is exhausted before you can return to work, you will be offered COBRA self-pay coverage for a limited period of time.

No benefits are payable during periods when you are receiving other compensation including, but not limited to, Connecticut Paid Leave and unemployment benefits.

If you have any questions regarding the information in this Notice, please contact the Fund Office.

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. Except to the extent that this SMM modifies the Plan, if any conflict should arise between this summary 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 (or its duly authorized designee), 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 and the full Plan documents are at the Fund Office and may be inspected by you free of charge during normal business hours. No individual other than the Board of Trustees (or its duly authorized designee) 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 (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.