



4461 White Bear Parkway, Suite 1 - White Bear Lake, MN 55110 • Phone: 651-645-4540 • Fax: 651-645-8119 • www.PTSMN.org

SUMMARY OF MATERIAL MODIFICATIONS TO THE PIPE TRADES SERVICES MN WELFARE FUND

This Summary of Material Modifications (“**SMM**”) is being provided to you as notice that the Board of Trustees of the Pipe Trades Services MN Welfare Trust has amended the Pipe Trades Services MN Welfare Fund restated effective January 1, 2024 (“**Welfare Fund**”) as provided below:

1. The Ill Hours Program for Active Employees was mistakenly not included when the Welfare Fund’s SPD was most recently restated. The Welfare Fund has been amended to include the Ill Hours Program which provides that if you are unable to work due to Illness or Injury, whether occupational or non-occupational in nature, you will be credited with additional hours to extend your eligibility. If you are eligible, you will be credited with 40 hours per week up to a lifetime maximum of 1,040 hours. The Ill Hours Program is only available if you participate in the Welfare Fund as a Journeyman Employee, Apprentice, or eligible NBU Employee. Participants benefitting under the Pipe Trades Services MN Weekly Injury and Illness Disability Program are not eligible for the Ill Hours Program.

This change is reflected on replacement page 24 and new page 24A.

2. Effective July 1, 2025, the Welfare Fund is amended to remove the exclusion of expenses related to a specific type of back surgery known as the Intracept procedure (ablation of the basivertebral nerve). Prior to July 1, the Intracept procedure was only covered by the Welfare Fund if the criteria described in the SPD’s exclusions were satisfied. On and after July 1, this procedure will continue to be covered by the Welfare Fund, but the medical coverage criteria for the surgery (which remains materially the same) will be based on HealthPartners’ medical policy.

This change is reflected on replacement page 48 of the SPD.

The SPD replacement pages described above are available with a verified account at www.healthpartners.com or by calling the Fund Office.

This SMM merely summarizes amendments to the Plan Document and Summary Plan Description of the Pipe Trades Services MN Welfare Fund restated effective January 1, 2024, as amended (the “**SPD**”) for your convenience. Your benefits are determined in accordance with the written terms of the SPD. Contact the Fund Office at (651) 645-4540 if you have any questions.