



4461 White Bear Parkway, Suite 1 - White Bear Lake, MN 55110 • Phone: 651-645-4540 • Fax: 651-645-8119 • [www.PTSMN.org](http://www.PTSMN.org)

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

This Summary of Material Modifications (“**SMM**”) is intended to inform you of important changes to your benefits. The Board of Trustees of the Pipe Trades Services MN Welfare Trust has amended the Plan Document and Summary Plan Description restated effective January 1, 2024, as amended (“**SPD**”), for the Pipe Trades Services MN Welfare Fund (“**Welfare Fund**”) as described herein.

**Changes for the Minnesota Paid Leave Law.** The Welfare Fund was amended in several aspects on account of changes in the law made by the Minnesota Paid Leave Law. The following rules apply effective as of January 1, 2026:

1. Participants are not eligible to receive Disability Benefits under the Pipe Trades Services MN Weekly Injury and Illness Disability Program for any period that the Participant is eligible for paid leave benefits under the Minnesota Paid Leave Law.
2. If you are entitled to paid family leave or paid medical leave benefits under the Minnesota Paid Leave Law or similar state law, you may be entitled to “Paid Leave Premium Credit” from the Welfare Fund during the paid leave period. Paid Leave Premium Credit is a reduction of your monthly Premium for each hour your paid leave has been approved.
3. You will be entitled to Paid Leave Premium Credit while on leave if your Employer is operating under a negotiated agreement with a Local Union for the Welfare Fund to continue your coverage. You must provide confirmation to the Fund Office that you have been approved for paid family leave or paid medical leave benefits in order for the Welfare Fund to grant your Paid Leave Premium Credit. Provide a copy of your notice of approval by:
  - Email to [MNPaidLeave@ptsmn.org](mailto:MNPaidLeave@ptsmn.org); or
  - Fax to (651) 645-8119.
4. If your Employer is not operating under a negotiated agreement with a Local Union, your Employer may still be required by law to make Contributions to the Welfare Fund on your behalf during your paid leave period, but you will not be entitled to any Paid Leave Premium Credit.
5. The rules and procedures for continuing coverage while on unpaid leave (e.g., Family and Medical Leave Act, Minnesota Pregnancy and Parental Leave Act, etc.) remain materially the same.

**Hearing Aid Coverage.** The terms of coverage for hearing aids have changed effective February 1, 2026. In-Network coverage is 10% Coinsurance up to one *basic* hearing aid for each ear every three years and Out-of-Network coverage is 20% Coinsurance up to one *basic* hearing aid for each ear every three years. Prior to the amendment, the type of covered hearing aid was not specified. A *basic* hearing aid means a hearing device that consists of a microphone, amplified, volume control, battery, and receiver. It does not include upgrades above and beyond the functionality of a basic hearing aid, including, but not limited to, hearing improvements for group settings, background noise, Bluetooth/remote control functionality or extended warranties.

This SMM supplements and amends the Plan Document and Summary Plan Description of the Pipe Trades Services MN Welfare Fund restated effective January 1, 2024, as amended (the “**SPD**”). 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.

If another type of hearing appliance is prescribed, the current cost for a basic hearing aid appliance shall be the amount which is covered toward the cost of such appliance. Exceptions to the three-year limitation will be considered based on Medical Necessity, including if the Covered Person has outgrown the hearing aid; the Covered Person's hearing has changed; or the hearing aid is no longer functional.

**Specialty Drugs Administered at Home.** The terms of coverage for Specialty Drug injections and infusions administered by a Health Care Provider in the home have changed effective February 1, 2026. In-Network coverage is provided with no Copayment or Coinsurance and the Deductible does not apply and Out-of-Network coverage is 20% Coinsurance and the Deductible applies. Prior to this amendment, such coverage was subject to applicable cost sharing requirements.

**Retiree Coverage Clarifications.** The SPD contained inadvertent errors in two of its eligibility requirements for Retiree coverage, including those requirements applicable when retiring from a governmental employer. This amendment corrects the SPD to accurately state the applicable eligibility requirements as follows:

- You have been eligible for Welfare Fund benefits for at least 60 of the preceding 120 months (five of the last 10 years); and
- You are age 55 or older, or you are age 45 or older, have a Disability Retirement and your age plus the number of years in which the Welfare Fund received Contributions on your behalf is at least 70.

**Privacy Notice.** The Privacy Notice attached to the SPD as Appendix E has been updated to comply with various changes in the law effective as of February 16, 2026.

*The changes described above are reflected on replacement pages 5, 8, 22, 24A, 25, 26, 44-46A, 65, 66 and E-1-E-5 of the SPD and new pages 22A, 22B and 66A. These replacement and new pages for the SPD are available with a verified account at [www.healthpartners.com](http://www.healthpartners.com) or by calling the Fund Office.*

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