

**PLUMBERS & STEAMFITTERS LOCAL 21  
BENEFIT FUNDS**

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**SUMMARY OF MATERIAL MODIFICATION  
TO THE  
PLUMBERS AND STEAMFITTERS LOCAL 21 WELFARE FUND**

**May 2021**

**To: All Active, Pre-Medicare Retiree and COBRA Participants**

**From: The Board of Trustees**

**Re: Important Changes to Your Medical Benefits**

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**Important Changes to Your Welfare Fund**

The Board of Trustees of the Plumbers and Steamfitters Local 21 Welfare Fund (the "Fund") are proud of the valuable benefits provided to you and your families through the Fund. This notice describes important changes to the Plumbers and Steamfitters Local 21 Welfare Fund. Please read this notice carefully.

**Retiree Plan Opt-Out HRA Coverage**

Effective January 1, 2021, retirees determined to be eligible for Retiree Health Benefits through the Welfare Fund may continue to have access to their Health Reimbursement Account ("HRA") even if they choose to opt-out of our Local 21 Retiree Health Plan coverage. Previously, an eligible retiree must have been enrolled in the Local 21 Retiree Health Plan in order to access their HRA.

In most cases, a retiree and his/her spouse would only opt-out of the Retiree Health Plan if they had access to better and/or less expensive coverage through the spouse's employer. In order to opt-out, this other coverage must be a group health plan. If they choose to opt-out, the retirees and/or spouses retain their right to re-enroll in the Local 21 Retiree Health Plan at some point in the future, so long as there aren't any gaps in coverage.

This change means that if an eligible retiree and/or spouse opt-out of the Local 21 Retiree Health Plan, they may continue to use any remaining balance in their HRA for healthcare expenses they incur while enrolled in the other group health plan.

## **Apprentice Day School Hours Crediting**

Effective January 1, 2021, Apprentices that are enrolled in and attend the seven-week Plumbers and Steamfitters Local 21 Education Fund Apprenticeship Training Program (*Daytime School Only*) will be credited up to 245 hours for Welfare Fund eligibility purposes. These hours are credited at a rate of 7 hours per weekday during throughout the duration of the seven-week program. Hours are not credited for unexcused absences or other absences due to violations of the JATC policy, as determined by the Training Director.

This change eliminates the requirement that apprentices be actively employed immediately prior to attending their respective training program.

If you have questions about these changes, please feel free to contact the Fund Office at 914-737-7220.

*Plan Sponsor: Plumbers and Steamfitters Local 21 Welfare Fund*

*Sponsor's EIN: 13-4017983*

*Plan Number: 501*

*Plan Year: July 1<sup>st</sup> to June 30<sup>th</sup>*

You should keep this Notice together with your Summary Plan Description at all times. The two documents should be read together for an accurate depiction of your current health plan benefits. If you have any questions, contact the Fund Office.

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").

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 arising under the Plan.