



Plumbers Local Union No.1 Trust Funds

Welfare Fund • Trade Education Fund • 401(k) Savings Plan



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New SPD Notification

The Plumbers Local Union No. 1 Welfare Fund is pleased to inform you that a new Summary Plan Description is being finalized and is scheduled to be mailed in early 2024.

NEW SPD Highlights

The information in this Highlights section is an overview of the plan's changes and is not intended to replace the information contained in the SPD. The SPD includes more complete information. You should read the Summary Plan Description carefully once received.

- **Updated SPD** has been designed to be easy to read and to understand. It outlines the eligibility rules, describes the conditions governing the payment of benefits, and explains the procedures you should follow in filing a claim and appealing a claim denial should your claim be denied. You should share this SPD with your spouse, dependent and / or beneficiary because it contains important information about benefits that may be available to them.
- **NEW HRA Debit Card** feature becomes available effective January 1, 2024. HRA Debit Card and information was mailed in December to members with HRA account balances. Also, effective 1/1/2025 an HRA claim can be filed up to 12 months from the date the reimbursable expense was incurred.
- **Co-Payment Change** the Fund experienced an increase in the number of Emergency Room and Urgent Care Visits for non-emergency or non-urgent care. With costs being significantly greater for emergency/urgent level of care, co-payments for Emergency Care will change from \$150 per visit to \$200 per visit. For Urgent Care co-payments will change from \$25 per visit to \$50 per visit. For non-emergency or non-urgent care, Participants and their eligible Dependents are encouraged to see their Primary Care Physician (\$25 co-payment) or the Funds Telemedicine Program www.livehealthonline.com (\$5 co-payment). Anthem/Empire will mail out new ID Cards reflecting this change.
- **Specialist Co-Payment Change** the Fund experienced an increase in costs billed from Specialists. Co-payments for Specialists will change from \$35 per office visit to \$55 per office visit. Co-payments for Behavioral Health office visits will remain at \$25 per visit. Anthem/Empire will mail out new ID Cards reflecting this change.
- **Out-of-Network Deductible** the Fund experienced an increase in out-of-network services where in-network provider services are available. With costs being significantly greater for out-of-network providers, the out-of-network deductible will change from \$2,000 individual / \$5,000 family to \$2,500 individual / \$5,000 family. Also, the **Out-of-Network Out-of-Pocket Maximum** will change from \$4,000 individual / \$10,000 family to \$5,000 individual / \$10,000 family.
- **Weekly Unemployment Benefit** the 18-month rule for filing Weekly Unemployment Benefits changes to 12 months effective January 1, 2024 and 6 months effective January 1, 2025. Also, effective January 1, 2024 the number of weeks that can be claimed in one month is 5.

If you have any difficulty in understanding any of these changes, please contact the Fund Office at 718-223-4313 or info@nypl1f.org.



Providing Employee Benefits to the Plumbers of New York City Since 1946