

# AUTOMATIC SPRINKLER

## LOCAL 281, U.A.

# WELFARE FUND



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### SUMMARY OF MATERIAL MODIFICATIONS

Changes to Your Prescription Drug Benefit | Effective July 1, 2026  
Updated Notice of Privacy Practices

April 2026

Dear Participant:

This notice, referred to as a Summary of Material Modifications (SMM), describes important changes to the benefits offered by the Automatic Sprinkler Local 281, U.A. Welfare Fund (Fund). The Trustees periodically review the rules of your Fund in an effort to ensure the Fund runs efficiently and remains positioned to provide robust benefits to hard-working members and their families for the foreseeable future. With that in mind, the Trustees have amended the Plan's Copayment rules for covered medications as explained below and as summarized in the charts on page 2 of this SMM. **These changes effect Participants that are in the Active & Early Retiree Plan. Medicare eligible Participants are not impacted by these changes.**

#### **New Copayment Rules for Covered Medications Effective July 1, 2026**

A Copayment is a type of cost-sharing whereby you pay a flat dollar amount each time a covered medication is provided. Currently, the Plan requires you to pay a Copayment in the amount of \$8.00, \$30.00, or \$50.00 for a 30-day supply filled at a retail pharmacy for a generic drug, formulary brand-name drug, and non-formulary brand-name drug, respectively. Similarly, the Plan requires you to pay a Copayment in the amount of \$11.00, \$50.00, or \$90.00 for a 90-day supply filled at a retail pharmacy or via mail order for a generic drug, formulary brand-name drug, and non-formulary brand-name drug, respectively.

Effective July 1, 2026, these Copayments will increase to \$10.00, \$35.00, and \$55.00 for 30-day retail pharmacy supplies and \$13.00, \$55.00, and \$95.00 for 90-day retail pharmacy and mail order supplies, respectively.

#### **Conclusion**

The Trustees will continue to monitor and manage the Fund's resources in an effort to ensure it is able to provide exceptional health coverage to members and their families for years to come. As always, if you have any questions about this SMM, or the Fund in general, please feel free to contact the Fund Office.

Very truly yours,

Tim Morrin, Fund Administrator  
On Behalf of the Board of Trustees

**Current Rules**

<b>Type of Drug</b>	<b>Your Cost If You Use Any In-Network Retail Pharmacy for up to a 30-Day Supply</b>	<b>Your Cost If You Use a Retail Pharmacy or the Mail Order Service for up to a 90-Day Supply</b>
Generic Drugs	\$8 Copayment	\$11 Copayment
Brand – Formulary	\$30 Copayment	\$50 Copayment
Brand – Non-Formulary	\$50 Copayment	\$90 Copayment

**New Copayment Rules Effective July 1, 2026**

<b>Type of Drug</b>	<b>Your Cost If You Use Any In-Network Retail Pharmacy for up to a 30-Day Supply</b>	<b>Your Cost If You Use a Retail Pharmacy or the Mail Order Service for up to a 90-Day Supply</b>
Generic Drugs	\$10 Copayment	\$13 Copayment
Brand – Formulary	\$35 Copayment	\$55 Copayment
Brand – Non-Formulary	\$55 Copayment	\$95 Copayment

*This notice is intended as a non-technical summary of certain changes to the rules of the Automatic Sprinkler Local 281, U.A. Welfare Fund, so it does not contain all the details. It modifies the information set forth in the Fund’s Summary Plan Description and Plan Document that was previously provided to you. In the event of a discrepancy between this summary of material modifications and the official Plan document, the official Plan document, as interpreted and applied solely by the Trustees pursuant to their exclusive discretionary authority, will prevail. The Trustees reserve the right to modify the official Plan document and the benefits offered by the Automatic Sprinkler Local 281, U.A. Welfare Fund at any time.*