

IDAHO PIPE TRADES TRUST

Administrative Office

Idaho Pipe Trades
Health & Welfare Trust
LU 296 & LU 648



Plumbers & Pipefitters
Pension Trust
LU 296 LU 648 LU 41 IGC

July 2009

Summary Material Modification (SMM)

To: All Participants
Idaho Pipe Trades Health and Welfare Plan

Subject: Health and Welfare Plan Changes effective October 1, 2008

This is an Addendum to the June 1, 2008 Summary Plan Description ("SPD") for the Idaho Pipe Trades Health & Welfare Plan ("Plan"). This Addendum is called a Summary of Material Modifications ("SMM"), and it describes an important change to the Plan and revises the description of benefits in the SPD. Please read this SMM carefully and keep it with your SPD booklet and other Plan records.

Effective October 1, 2008, charges for midwife services provided by a midwife who is duly licensed within his or her respective geographic area and acting within the lawful scope of his or her license are covered at 80%.

As with other Covered Medical Expenses, benefits for midwife services are paid only on Usual, Customary, and Reasonable (UCR) charges that are Medically Necessary. The annual deductible, copays, and all other Plan limits on benefits apply.

If you have any questions, please call the Plan Administrative Office at (208) 288-1610.

Board of Trustees
IDAHO PIPE TRADES TRUST.

This is a summary of changes to the Plan. For a complete description of the Plan, including the types of covered expenses reimbursed by the Plan and rules on exclusions to the Plan, see your Summary Plan Description.

IDAHO PIPE TRADES TRUST

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November 2, 2009

Dear Idaho Pipe Trades Health and Welfare Plan Participant:

This letter and the enclosed information contain important information about your Health & Welfare Benefits.

2010 Annual Enrollment-Very Important

Enclosed is the 2010 Annual Enrollment Form. The completed Annual Enrollment Form must be returned to the Administrative Office by **November 30, 2009**. A completed 2010 Annual Enrollment Form **must** be on file in the Administrative Office for you and your dependents before any 2010 claims can be processed. The enrollment requirements are applicable to ALL participants receiving Health & Welfare benefits.

New Tobacco Cessation Benefits Effective January 1, 2010

Effective January 1, 2010, the Board of Trustees has approved the addition of a tobacco cessation benefit "Quit Today" through the Trust's utilization review provider CIGNA. Please see the attached insert if you or your spouse would like to take advantage of this benefit. In conjunction with this program, effective January 1, 2010, the Board has also approved coverage through the Trust's prescription drug provider for the prescription drugs Chantix and Zyban to aid in tobacco cessation. Coverage for these drugs is limited to one (1) twelve week course per year and two (2) 12 week courses per lifetime. You cannot access either the Quit Today Program or coverage for tobacco cessation drugs until January 1, 2010.

Notification: The Women's Health and Cancer Rights Act of 1998

Idaho Pipe Trades Health Trust
Post-Mastectomy Health Benefit Mandate
Notice Under the Women's Health and Cancer Rights Act of 1998

A federal law requires that health plans which provide mastectomy benefits also provide certain related benefits. The Health & Welfare Plan presently covers the initial reconstruction of a breast following or coinciding with a mastectomy. In accordance with this law, the Plan also includes, as of June 1, 1999:

- surgery and reconstruction of the other breast to produce a symmetrical appearance,
- prostheses and treatment of physical complications at all stages of mastectomy, including lymphedema

continued on back

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Telephone 208-288-1610 FAX 208-288-1670



November 2, 2009

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These reconstructive benefits are available for covered individuals who are receiving benefits for a mastectomy and elect breast reconstruction or prostheses in connection with the mastectomy and in consultation with their attending physician. Annual deductible, coinsurance, and eligibility provisions apply, consistent with those for other benefits. See page 23 of your SPD booklet regarding the applicable deductible and coinsurance.

Medicare Part D Creditable Coverage Certificate (separate enclosure):

For anyone eligible for Medicare Part D, please find enclosed a Creditable Coverage Certificate. Please read it carefully as it has information about your current prescription drug coverage with the Idaho Pipe Trades Trust and about your options under Medicare's prescription drug coverage.

If you have questions about the information included in this letter, please contact the Trust Administrative Office.

THE BOARD OF TRUSTEES

IDAHO PIPE TRADES TRUST
Administrative Office

Idaho Pipe Trades
Health & Welfare Trust
LU 296 & LU 648



Plumbers & Pipefitters
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December 22, 2009

SUMMARY MATERIAL MODIFICATIONS

To: All Participants
Idaho Pipe Trades Health and Welfare Plan

Subject: Health and Welfare Plan Changes

This is an addendum to the June 1, 2008 Summary Plan Description ("SPD") for the Idaho Pipe Trades Health and Welfare Plan ("Plan"). This Addendum is called a Summary of Material Modifications ("SMM") and it describes important changes to the Plan and revises the description of benefits in the SPD. Please read this SMM carefully and keep it with your SPD booklet and other Plan records.

- **Effective July 1, 2009**, the Plan will cover organ transplant anti-rejection drugs obtained through the Plan's Pharmacy Benefit Manager (PBM) program for Retired Participants and their covered Dependents who have had an organ transplant, and are eligible for –but have not elected– coverage under Medicare Part D . No other organ or bone marrow transplant-related expenses or any other complications as a result of such procedures, either for a donor or a recipient, are covered by the Plan.
- **Effective November 1, 2009**, the Plan will cover influenza with no limitation on the number of vaccines, however, the maximum reimbursement for each vaccine will be limited to \$30 per vaccine.
- **Effective January 1, 2010**, the Plan will cover the tobacco cessation drugs Chantix and Zyban through the PBM drug card program when prescribed by a physician. Coverage will be limited to one twelve week course of drugs per calendar year not to exceed two courses per lifetime. This benefit is available only for Participants and their Spouses.

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- **Effective January 1, 2010**, the Plan will cover unlimited telephonic and online tobacco cessation programs when provided through the CIGNA Quit Today program. One eight (8) week supply of Nicotine replacement patches or one twelve (12) week supply of nicotine replacement gum will be provided through the program but limited to one supply of either patches or gum per calendar year. No other smoking cessation programs, supplies or services will be covered through the Plan. Participants can access program services by calling 866-417-7848 or by registering online at www.myCIGNA.com. This benefit is available only for Participants and their Spouses.

Coverage of Stepchildren. The Plan covers never-married stepchildren who: (i) live with the Participant at least 51% of the time; (ii) are eligible to be claimed as a dependent on the Participant's tax return (whether or not actually claimed, due to the terms of a divorce decree); and (iii) are primarily financially dependent on the Participant. In addition, stepchildren are covered through age 18, or through age 22 if they meet the Plan's requirements for attending secondary school on a full-time basis. See page 11 of the Summary Plan Description for more information on coverage of dependent children.