



SHEET METAL WORKERS'

International Association • Local Union No. 73

4530 Roosevelt Road | Hillside, Illinois 60162 | 708.449.7373 | FAX 708.449.7333



Welfare, Pension and Annuity Funds

THE SHEET METAL WORKERS' LOCAL NO. 73 WELFARE FUND PLAN FOR RETIRED MEMBERS

Notice of Benefit Changes

January 2026

Dear Participant:

The Board of Trustees of the Sheet Metal Workers' Local No. 73 Welfare Fund (the "Fund") Plan for Retired Members (the "Plan") is providing this Notice to make you aware of certain benefit changes being made to the Plan. Please read this Notice carefully. The changes are all effective as of January 1, 2026.

CHANGE TO WELLNESS CENTER AND UNION EYES BENEFIT ELIGIBILITY

On August 1, 2024, the Fund first provided access to the Union Wellness Centers ("UWC"), including vision care through Union Eyes Vision Centers within the UWC, to all Participants in the Plan. The Union Wellness Centers are located in Bellwood, Channahon, Crestwood, Crystal Lake, Lemont, Rosemont, and Warrenville, Illinois, as well as in Merrillville, Indiana. The Fund's cost in offering this benefit, i.e., its payment to the Union Wellness Cooperative for the staffing of doctors, nurses, and other medical professionals, as well as the provision of other medical services, is based on the Fund's number of eligible Participants.

Numerous Participants have moved away from the Midwest in their retirement, and these relocations make their use of the UWC highly unlikely. To reduce the cost of offering the UWC benefit, this benefit will no longer be offered to Participants who live full-time states other than Illinois, Indiana, Michigan, or Wisconsin. For example, if you live full-time in Florida, you will no longer be eligible to participate in the UWC. However, if you only live in Florida on a part-time basis, and live in Illinois, Indiana, Michigan, or Wisconsin the remainder of the time, you will still be eligible to participate in the UWC. These eligibility requirements apply to both pre-Medicare and Medicare retirees.

QUESTIONS?

If you have any questions about these changes or the information in this Notice, please call a Customer Service Representative at 708-449-7373, ext. 3.

Sincerely,

The Board of Trustees

This announcement serves as a Summary of Material Modifications (SMM) for the Sheet Metal Workers' Local No. 73 Welfare Fund Plan for Retired Members. Full details are contained in the documents that establish the Plan's provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. Please keep this SMM with your Summary Plan Description (SPD) for future reference.