



Middletown Works Hourly & Salaried
Union Retirees Health Care Fund
1201 Crawford Street • Middletown, OH 45044
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MIDDLETOWN WORKS HOURLY AND SALARIED UNION RETIREES HEALTH CARE FUND

SUMMARY OF MATERIAL MODIFICATIONS

November 21, 2025

Dear Participant:

We are pleased to inform you of the following benefit improvements:

Improvement to the Vision Benefit

Effective October 1, 2025, there will no longer be a copay for anti-reflective coating. In addition, retinal imaging will now be a covered benefit.

Health Reimbursement Account (HRA) Funding Amount

For the Plan Year beginning January 1, 2026, the HRA benefit (**provided through the Wex card**) will increase from \$750 to \$1,250 for each single retiree (or Surviving Spouse) and from \$1,500 to \$2,500 for each family. Remember that the full amount provided will be available at the beginning of the year and any amounts that are not used in that year will carry forward to future years.

No Place Like Home Benefit

- ***Frequency of the Home Assessment Benefit.*** The frequency of the Home Assessment Benefit is adjusted to read: Generally, the Home Assessment Benefit is limited to one home assessment over a 48-month period. However, if within 48 months of a Participant's home assessment, the Participant incurs a serious impairment of bodily function, the Participant will be eligible for another Home Assessment Benefit within 48 months of the Participant's prior home assessment.
- ***Increase to the Home Modification Benefit's Lifetime Maximum.***

Effective October 24, 2025, the Home Modification Benefit's lifetime maximum is increased from \$750 to \$1,250:

- The Plan reimburses you the lesser of (1) your out-of-pocket costs or (2) \$1,250 for preapproved safety, fall prevention, and accessibility modifications to the Participant's home. Should two or more Participants reside in the same home (e.g., retiree and spouse), and should each Participant be preapproved for safety, fall prevention, or accessibility modifications to the home the Participants' share, then the Plan will reimburse each Participant the lesser of (1) that Participant's out-of-pocket costs or (2) \$1,250.

Please note that a Participant's properly documented out-of-pocket costs for authorized home modifications incurred prior to October 24, 2025 that are included with a Home Modification Claim Form submitted to the Fund Administrator on or after October 24, 2025 will be reimbursed in accordance with the Home Modification Benefit's new \$1,250 lifetime maximum.



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- The Home Modification Benefit is intended to be a lifetime maximum benefit. However, the Board of Trustees will consider a one-time waiver of the lifetime maximum upon a Participant's written request if the Participant establishes that: (1) he or she must move to a new home that requires safety, fall prevention, and/or accessibility modifications. No such request will be considered earlier than 48 months after the Participant's exhaustion of the initial Home Modification Benefit.

New Benefit for Acupuncture

Effective January 1, 2026, the Plan covers acupuncture when medically necessary for the treatment of pain and as an alternative to anesthesia. Acupuncture must be provided by a Physician, nurse practitioner licensed in acupuncture, or acupuncture providers certified by the National Certification Commission for Acupuncture and Oriental Medicine (NCCAOM). The Plan's acupuncture benefit generally consists of 20 visits per calendar year; visits in excess of 20 in a calendar year require prior authorization from the Fund Administrative Office. The Plan will pay up to the Usual and Customary Charge for each covered visit.

New Surviving Spouse Eligibility Rule

Effective September 1, 2025, the language from the Summary Plan Description, page 8, is changed to the following:

- If a New Spouse is at least 57 years old as of the date of the retiree's death, the New Spouse will be eligible for all benefits of this Plan for the remainder of the New Spouse's lifetime
- If a New Spouse is less than 57 years old as of the date of the retiree's death, the New Spouse will be eligible for all benefits of this Plan for an additional two years from the date of the retiree's death. However, if at the end of that two year period, the New Spouse has attained the age of 57, the New Spouse's benefits will continue for the remainder of the New Spouse's lifetime
- The New Spouse benefit described above requires that a New Spouse be married to the retiree for a minimum of two years before the retiree's death in order to qualify for the benefit.

**Sincerely,
Board of Trustees**

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This information only highlights certain features of the Middletown Works Hourly and Salaried Union Retirees Health Care Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right and have the authority to amend, modify, or eliminate benefits at any time, or terminate the Plan when financial conditions dictate. In addition, the Trustees, or such other persons as delegated by the Trustees, have the discretion to interpret and construe the Plan's provisions.