



National Roofers Union
& Employers Joint
Health & Welfare Fund

Date February 2026

To: All Participants enrolled in the National Roofers Union and Employers Joint Health and Welfare Fund

From: The Board of Trustees

NEW VIRTUAL CARE BENEFIT THROUGH MDLIVE EFFECTIVE FEBRUARY 1, 2026

The Board of Trustees is pleased to advise you that we have made changes to the National Roofers Union and Employers Joint Health and Welfare Fund Plan to add a new virtual care benefit, effective February 1, 2026, through MDLIVE.

MDLIVE has partnered with Cigna Healthcare to offers reliable 24/7 health care by phone or video. MDLIVE has a network of board-certified doctors, pediatricians, dermatologists, psychiatrists, and therapists that provide personalized care for hundreds of medical and behavioral health needs.

MDLIVE provides virtual care for the following types of medical care, available by phone or video:

Urgent care On-demand reliable care for injuries and illnesses, available 24/7/365

Primary care Wellness screenings, routine care, and specialist referrals

Dermatology care Fast, customized care for skin, hair, and nail conditions —no appointment required

Behavioral care Talk therapy and psychiatry from the privacy of home

The copay for each virtual visit is \$10 per visit through MDLIVE. Virtual care is only covered through MDLIVE.

Visit myCigna.com or call MDLIVE at 888.242.9296 when you need virtual care.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions.

If you have any questions, please contact the Fund Office at 952-854-0795 or toll free at 800-622-8780.

Sincerely,

Board of Trustees



National Roofers Union
& Employers Joint
Health & Welfare Fund

Date June 2026

To: All Participants enrolled in the National Roofers Union and Employers Joint Health and Welfare Fund

From: The Board of Trustees

EMPLOYEE ASSISTANCE PROGRAM (EAP) BENEFIT TERMINATION
EFFECTIVE AUGUST 1, 2026

The Board of Trustees would like to advise you that we have made changes to the National Roofers Union and Employers Joint Health and Welfare Fund Plan. Effective August 1, 2026, the EAP will no longer be offered, due to lack of participation in the program. EAP services will continue to be covered through July 31, 2026.

As a reminder the Fund added a new virtual care benefit, effective February 1, 2026, through MDLIVE, which includes behavioral care, talk therapy, and psychiatry benefits. Through MDLIVE, participants can obtain reliable 24/7 health care by phone or video. MDLIVE has a network of board-certified doctors, pediatricians, dermatologists, psychiatrists, and therapists that provide personalized care for hundreds of medical and behavioral health needs.

MDLIVE provides virtual care for the following types of medical care, available by phone or video:

- **Urgent care** On-demand reliable care for injuries and illnesses, available 24/7/365
- **Primary care** Wellness screenings, routine care, and specialist referrals
- **Dermatology care** Fast, customized care for skin, hair, and nail conditions —no appointment required
- **Behavioral care** Talk therapy and psychiatry from the privacy of home

The copay for each virtual visit is \$10 per visit through MDLIVE. Virtual care is only covered through MDLIVE.

Visit myCigna.com or call MDLIVE at 888.242.9296 when you need virtual care.

You should not use MDLIVE if you are experiencing a medical or mental health emergency. In the case of a life-threatening medical or mental health emergency, dial 911 immediately.

ELIGIBILITY CLARIFICATIONS FOR PENNSYLVANIA EMPLOYEES

The Board of Trustees would like to clarify the maximum hour bank accumulation and plan benefits for Pennsylvania Employees. Please note:

- Pennsylvania employees are allowed to accumulate a maximum of 550 hours in their hour banks; This has been the administrative practice since this group joined the Fund.
- Pennsylvania employees are eligible for the Roofers Medical Plan, Dental Plan, Vision Plan, Employee Disability Income Benefits (maximum of 26 weeks), Employee Life & AD&D and Dependent Life
- Please be assured that this was strictly a printing error. The Plan has always been administered, and will continue to be administered, using the correct language above.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions.

If you have any questions, please contact the Fund Office at 952-854-0795 or toll free at 800-622-8780.

Sincerely,

Board of Trustees