



NATIONAL AUTOMATIC SPRINKLER INDUSTRY WELFARE FUND • PENSION FUND



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IMPORTANT NOTICE REGARDING THE TERMINATION OF HINGE HEALTH FOR ACTIVE PARTICIPANTS, PRE-MEDICARE RETIREES, AND PRE-MEDICARE ELIGIBLE DEPENDENTS¹

February 2026

Dear Participant:

This notice, referred to as a Summary of Material Modifications² (SMM), describes an important change to the benefits offered by the National Automatic Sprinkler Industry (NASI) Welfare Fund (Fund) effective April 1, 2026. We encourage you to read this notice carefully and to keep it with your Summary Plan Description and Plan Document (Plan).

Termination of Hinge Health Virtual Physical Therapy Benefits Effective April 1, 2026 (In-Person Physical Therapy is Still Covered by the NASI Welfare Fund)

Since the end of 2022, the Fund has offered *virtual* physical therapy benefits made available through a third-party vendor, Hinge Health. The Trustees routinely review the utilization, cost, and advantages of such benefits, and the performance of third-party vendors. In connection with such ongoing review, the Trustees decided to end the Fund's engagement with Hinge Health effective April 1, 2026. Accordingly, you may utilize Hinge Health's virtual physical therapy until such services terminate on March 31, 2026. After that date, Hinge Health will not be available to you.

The Trustees are acutely aware of the musculoskeletal problems that are prevalent amongst sprinkler fitters and are fully committed to providing a Plan of benefits that serves you and your family, especially considering the physically taxing work you perform.

To be clear, the Plan will still cover physical therapy provided in a physical therapist's office or other appropriate in-person setting, subject to all applicable Plan terms.

If you are a current user of Hinge Health virtual physical therapy benefits, you will receive a separate notification regarding in-person physical therapy options available to you and your family.

Conclusion

As always, the Trustees routinely review the Plan of benefits and strive to make decisions that promote a healthy lifestyle and are sympathetic to the impact of this Plan change. If you have any questions about this correspondence, or the Fund in general, please feel free to contact the Fund Office.

¹Benefits through Hinge Health were not available to Medicare-eligible retirees covered by Aetna. Consequently, this notice applies only to active participants, pre-Medicare retirees, and pre-Medicare eligible dependents.

²This notice is intended as a non-technical summary of certain changes to the rules of the NASI 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 NASI Welfare Fund at any time.