

SUMMARY OF MATERIAL MODIFICATIONS  
TO THE  
IRON WORKERS LOCAL 11 WELFARE FUND

Date: February 9, 2022

To: All Active and COBRA Participants of the Iron Workers Local 11 Welfare Fund and their Covered Dependents

From: The Board of Trustees

Re: **At Home COVID Test Kits**

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The Iron Workers Local 11 Welfare Fund has partnered with its prescription drug benefits manager, Benecard, to cover FDA-approved over the counter COVID-19 testing kits. Although the Plan is covering these kits through Benecard, you do not need a prescription to purchase an over-the-counter (OTC) kit. You must, however, present your Benecard ID card at the time of purchase.

Each covered family member may purchase up to 8 testing kits per month. If you pay out of pocket for a kit at a participating pharmacy, you can submit a reimbursement form to Benecard, and Benecard will reimburse you for the full price of the kit. If you purchase a kit from a non-participating pharmacy, you can still submit a reimbursement form to Benecard, however, reimbursement will be limited to \$12 per kit.

On the Fund's website, you can find a detailed description of how Benecard will be administering this benefit, where you can find participating pharmacies, frequently asked questions, and a reimbursement form.

**Questions?**

If you have questions about these new provisions or your benefits in general, please contact the Fund Office at 973-376-7230.

**ERISA Information**

Plan Sponsor: Board of Trustees of the Iron Workers Local 11 Welfare Fund  
Sponsor's EIN #: 22-6041517  
Plan Number: 501

*This announcement will serve as a Summary of Material Modifications to the Iron Workers Local 11 Welfare Fund. Its purpose is to inform you about important changes made to the Welfare Fund effective January 15, 2022. You should keep this Summary of Material Modifications together with your Summary Plan Description (and other Summaries of Material Modifications) at all times for an accurate description of your current Welfare Fund benefits.*

*This announcement highlights certain features of the Iron Workers Local 11 Welfare Fund. Full details are contained in the Summary Plan Description and other 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 to amend, modify, or terminate the Plan at any time.*