

IRONWORKERS LOCAL 11
BENEFIT FUNDS & TRAINING FACILITY
BUILT ON TRUST, FOUNDED ON SERVICE



12 Edison Place, Springfield, NJ 07081

Ph(973) 376-7230 Fax(973) 376-2094

www.ironnj.com

SUMMARY OF MATERIAL MODIFICATIONS

Date: March 1, 2024

To: All Active Participants of the Iron Workers Local 11 Welfare Fund

From: The Board of Trustees

Re: Amendment to Short-Term Disability Benefits Effective February 1, 2024

The Trustees have amended the Short-Term Disability Benefits section of the Summary Plan Description to allow (as proof of disability) an award under your employer's private disability insurance. This change is reflected in the italics below, became effective February 1, 2024.

XIV SHORT-TERM DISABILITY BENEFITS (STD)

1. The Plan's Short-Term Disability benefits help protect you and your family from the financial consequences of illness or injury. The weekly short-term disability benefit is \$120. Benefits are payable if you are unable to work because of an injury or illness.

A. What Qualifies as a Short-Term Disability

1. You are eligible for STD benefits if you meet both of the following conditions:
 - a. Because of an injury or illness, you cannot work as an iron worker.
 - b. As proof of disability the Trustees require an award for disability from the State Disability Insurance Fund, a Workers Compensation Carrier, *or from your employer's state approved private disability insurance plan (for which you must provide a letter from your employer representing that its plan is a disability plan approved by the State Disability Insurance Fund).*

D. How to Apply for STD Benefits

1. You can apply for STD benefits by submitting a completed STD Claim Form along with proof of your eligibility for State Disability, Workers Compensation benefits, *or your employer's state approved private disability insurance (with the accompanying employer representation letter)* to the Fund Office. STD Claim Forms are available from the Fund Office. The Fund Office must receive your application within 60 days of the start of your disability.

ERISA Information

Plan Sponsor: Board of Trustees of the Iron Workers Local 11 Welfare Fund
Sponsor's EIN #: 226041517
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 that were made to the Welfare Fund effective February 1, 2024. You should always keep this Summary of Material Modifications together with your Summary Plan Description 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.