

IRONWORKERS LOCAL 11

BENEFIT FUNDS & TRAINING FACILITY

BUILT ON TRUST, FOUNDED ON SERVICE



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Date: April 1, 2024

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

From: The Board of Trustees

Re: Modification of Plan Provisions regarding Dependent Participation

The Board of Trustees has made the following benefit changes to the Iron Workers Local 11 Welfare Fund, effective March 13, 2024. Because this notice contains important information concerning your Welfare Fund benefits, you should keep this Summary of Material Modifications together with your Summary Plan Description (SPD). The two documents, and any other Summaries of Material Modifications, should be read together for an accurate description of your current Welfare Fund benefits. You may want to mark the appropriate pages in your SPD that are affected by this Notice.

Article II Eligibility and Participation, Section B When Dependent Participation Begins has been modified as follows (**bolded language has been added**):

B. When Dependent Participation Begins

2. For the most part, your dependents are covered for the same benefits as you, but there are exceptions (such as Disability, Life and AD&D Insurance benefits).

Disabled children over age 26. Extended coverage is available for an unmarried child who is over age 26, who is (i) physically or mentally disabled; (ii) incapable of self-sustaining employment due to a physical or mental disability; (iii) **claimed by you as a dependent on your federal income tax return, or solely or jointly dependent on you for support;** (iv) became so disabled before reaching age 19; and (v) was covered under the Plan at that time. You must submit written proof of incapacity to the Fund Office within 31 days of the date the child's eligibility would have otherwise ceased and from time to time thereafter, as required by the Trustees.

Questions?

If you have questions about this new provision or your benefits in general, please contact the Fund Office Claims Department 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 that will be made to the Welfare Fund effective March 13, 2024. You should keep this Summary of Material Modifications together with your Summary Plan Description 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.