

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 Nutritional Counseling

The Board of Trustees has made the following benefit changes to the Iron Workers Local 11 Welfare Fund, effective January 1, 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.

- 1.) In Article V, Eligible Medical Expenses At a Glance, in alphabetical order, the below is inserted in the chart beginning on page 22:

Expense - Nutritional Counseling

- **In-Network - 100% covered with no co-pay**
- **Out-of-Network - 70% with no deductible**

- 2.) In Article VI Eligible Basic Services and Supplies, R. Preventive Services the below bold text is added:

The Plan covers preventive care, including related diagnostic x-rays, laboratory tests and immunizations (that are required to be covered by the Affordable Care Act). (To see which preventive care and immunizations the Affordable Care Act requires to be covered, please go to the website:

<https://www.healthcare.gov/coverage/preventive-care-benefits/>).

Benefits for well-child care are payable through the end of the day before the child's 19th birthday. **Nutritional counseling may be eligible as a preventive service if medically necessary (i.e., in cases of obesity). Nutritional counseling is limited to 6 visits per year (combined in-network and out-of-network).**

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 January 1, 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.