

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

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Date: April 1, 2020

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: **Self-Payment Option Benefit Change and Medical Extension Due to COVID-19**

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Due to the COVID-19 pandemic, the Board of Trustees has made the following benefit changes to the Iron Workers Local 11 Welfare Fund, effective April 1, 2020. 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 (plus 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.

**Self-Payment Option**

In Article II (“Eligibility and Participation”), Section C (“When Your Participation Ends”), Part 2, the restriction on a Participant’s ability to exercise the self-payment option once every 12 months is eliminated. The revised Part 2 reads:

“If you have worked over 40, but less than 200 hours in covered employment during a calendar quarter in any of the two calendar quarters prior to your benefits terminating, you have the option to purchase the remaining hours at the applicable hourly Welfare Plan contribution rate.”

**Medical Extensions**

A new Part 3 is added to Article II, Section C, which provides continued coverage for participants who become involuntarily unemployed due to the COVID-19 pandemic. This new Part 3 reads:

“Medical Extension for those Iron Workers who have had initial Welfare Fund Eligibility prior to April 1, 2020 and became involuntarily unemployed due to the COVID-19 pandemic. One quarterly three-month period of Welfare Fund eligibility will be granted to those participants who become involuntarily unemployed due to the COVID-19 pandemic and lose Welfare Fund eligibility coverage on or after April 1, 2020.”

## **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 April 1, 2020. 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.*