

**IMPORTANT NOTICE TO PARTICIPANTS OF THE
IRON WORKERS DISTRICT COUNCIL
(PHILADELPHIA and VICINITY)
HEALTH BENEFIT PLAN**

HRA Benefits

March 2023

Please keep this with your Summary Plan Description

This document is a Summary of Material Modifications (“SMM”) intended to notify you of important changes being made to the plan of benefits of Iron Workers District Council (Philadelphia and Vicinity) Health Benefit Plan (the “Plan”). You should take the time to read this SMM carefully. If you have any questions regarding these changes to the Plan, please contact the Fund Office at 215-537-0900.

The Board of Trustees has made some important changes to your health benefits. The changes are described in this Summary of Material Modification (“SMM”) and are effective February 1, 2023. Please keep a copy of this SMM with your Summary Plan Description.

Expenses for Lasik Surgery and Dental Implants Eligible for Reimbursement

Expenses for Lasik surgery/treatment and Dental Implants are now eligible medical expenses which may be reimbursed from your HRA Account.

Accordingly, the Summary Plan Description is amended by adding the italicized text as follows:

Eligible Medical Expenses include amounts paid by the Participant or covered Dependent for deductibles, copayments, and coinsurance under the Health Benefit Plan, or another qualified group health plan that the Participant is enrolled in.

Eligible Medical Expenses also includes the amount a Participant or covered Dependent must pay for Lasik eye surgery or dental implants that are not otherwise covered by the Plan Option or other applicable group health coverage.

Decrease to Minimum Reimbursement Claim Amount

The minimum claim amount for which you can submit for reimbursement amount is decreasing from \$250 to \$100.

Accordingly, the Summary Plan Description is amended as follows:

In order to obtain reimbursement from the HRA Account, the Participant must complete the appropriate HRA Account claim form and submit it along with any additional documentation to the Fund Office no later than 90 days following the date the medical care expense was incurred. The minimum cumulative dollar amount in claims before reimbursement will be paid from a Participant’s HRA will be \$100. The 90-day period will be measured from the date the most recent claim in the bundle was incurred.

Minimum HRA Account Balance Required for Reimbursement

In order to be eligible to obtain a reimbursement from the HRA Account, you will be required to maintain an account balance that is not less than six thousand (6,000) credits.

Accordingly, the Summary Plan Description is amended to add the italicized text as follows:

Reimbursement will be made only up to the unused amount credited to the HRA account. *In order to be eligible to receive a reimbursement, a Participant must maintain an account balance that is not less than six thousand (6,000) credits.*

Working Retirees Eligible for Contributions to HRA

If you are a retiree, but you are over age 70.5 and you are working in employment with respect to which contributions are obligated to be made on your behalf, those contributions may be credited to your HRA Account.

Accordingly, the Summary Plan Description is amended by adding the italicized text and deleting the strikethrough text as follows:

Eligibility for Retirees: Retirees are not eligible for contributions into the HRA Account *except that Retirees who have attained age 70 ½ and are performing work for which contributions are required to be made on their behalf may receive contributions into the HRA Account with respect to such work.* However, a participant who retires with a balance in the HRA Account is eligible to spend down the Credits remaining in their HRA Account at retirement in accordance with Fund rules.

Sincerely,

Iron Workers District Council (Philadelphia and Vicinity) Health Benefit Plan

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. Except to the extent that this SMM modifies the Plan, if any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees (or its duly authorized designee), reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the "Trust Agreement"). The Trust Agreement and the full Plan documents are at the Fund Office and may be inspected by you free of charge during normal business hours. No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the Plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.