

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

HRA Benefits

March 2024

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”) were effective December 1, 2023. Please keep a copy of this SMM with your Summary Plan Description.

Expenses for GLP-1 Medications for Weight Loss for Reimbursement

Expenses for GLP-1 Medications prescribed for weight loss for treatment of a specific disease diagnosed by a physician (such as obesity, hypertension, or heart disease) 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 also include the amount a Participant or covered Dependent must pay for GLP-1 Medications prescribed for weight loss that are not otherwise covered by the Plan or other applicable group health coverage.

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.

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.