IRON WORKERS DISTRICT COUNCIL OF WESTERN NEW YORK AND VICINITY WELFARE FUND

SUMMARY OF MATERIAL MODIFICATIONS AND NOTICE TO PARTICIPANTS

(Plan No. 501; I.D. 16-0776208)

February 2, 2021

Important Information Regarding Your Welfare Fund Benefits

This notice contains important information concerning benefits provided by the Iron Workers District Council of Western New York and Vicinity Welfare Fund. Please attach this letter to your Summary Plan Description (SPD). It should be read and retained with your SPD for future reference.

To: All Active Participants and Covered Dependents All COBRA Participants and Beneficiaries

This Summary of Material Modification ("SMM") describes changes to the Health Plan of the Iron Workers District Council of Western New York and Vicinity Welfare Fund ("Plan"). You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

The Board of Trustees is committed to providing quality and affordable benefits to you and your family. This letter describes modifications to your medical benefits and a clarification regarding your dental benefits.

New Air Ambulance Oxygen Benefit

Effective August 13, 2020, the Board of Trustees is pleased to announce that the Plan will now cover out-of-network charges for air ambulance life-sustaining oxygen support, as denoted by the CPT code A0422. This will be covered at the Excellus in-network rate or, if lower, the provider's actual billed charges.

Clarification of Dental Benefits

Charges for personal protection equipment, as with all other hygienic equipment utilized throughout the dental visit, are built into the charges for the specific procedures rendered by the dental provider. This practice has been longstanding, and is not changing. This notice is to clarify that the Plan will not cover the separate charge of infection control, sterilization, or personal protective equipment ("PPE") denoted by CDT code D1999.

As always, if you have any questions regarding these benefits, please contact the Fund Office at (585) 424-3510 or (800) 288-0782.

Sincerely,

The Board of Trustees

Plan Sponsor: Iron Workers District Council of Western New York and Vicinity Welfare Fund

Sponsor's EIN: 16-0776208

Plan Number: 501

Plan Year: July 1st to June 30th

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