

**IRON WORKERS DISTRICT COUNCIL OF WESTERN NEW YORK AND VICINITY  
SUPPLEMENTAL BENEFIT PLAN  
(RETIRED PARTICIPANTS)**

**SUMMARY OF MATERIAL MODIFICATIONS  
AND  
NOTICE TO PARTICIPANTS**

(Plan No: 502; I.D. 16-1550492)

Dated:

Dear Participant:

The following is a summary of an important change made to your Summary Plan Description (“SPD”):

The subsection COVID-19 Pandemic, of Section 5 (**Claims and Appeals Procedures**) is replaced with the following:

COVID-19 Pandemic

Effective March 1, 2020, the Iron Workers District Council of Western New York and Vicinity Supplemental Benefit Fund will suspend certain deadlines detailed below that fall during the “COVID-19 Outbreak Period” (March 1, 2020, until sixty (60) days after the announced end of the COVID-19 National Emergency) until the earlier of: (a) one year from the applicable deadline; or (b) the end of the COVID-19 Outbreak Period. This means that every time that one of the following deadlines occurs on or after March 1, 2020, that deadline will be suspended for up to a year, as long as the COVID-19 Outbreak Period continues:

1. The 30-day deadline to request special enrollment in the Plan due to a loss of other coverage, your marriage, or the birth, adoption, or placement for adoption, with you of a new dependent.
2. The deadline to request special enrollment due to the loss of Medicaid or CHIP coverage.
3. The 60-day period to elect COBRA continuation coverage, the initial 45-day COBRA premium payment deadline, and the

subsequent 30-day deadlines for making COBRA premium payments for each month thereafter.

4. The deadline for individuals to notify the Plan of a qualifying event or determination of disability for purposes of COBRA.
5. The deadline to file an initial benefit claim under the Plan's claims procedures.
6. The deadline to file an appeal of an adverse benefit determination under the Plan's appeals procedures.
7. The deadline to file a request for external review.
8. The deadline to submit information to perfect a request for external review upon a finding that the request was incomplete.

The Plan's deadline to provide a COBRA election notice is also subject to the above Tolling Period.

Please place this information with your Summary Plan Description for permanent reference.

Contact the Fund Office at (585) 424-3510 if you have any questions.

Sincerely,

BOARD OF TRUSTEES OF THE IRON WORKERS DISTRICT COUNCIL  
OF WESTERN NEW YORK AND VICINITY SUPPLEMENTAL BENEFIT  
PLAN