

**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)

Dated: \_\_\_\_\_, 2021

Dear Participant,

The following information describes modifications to the benefits provided by the Iron Workers District Council of Western New York and Vicinity Welfare Fund (“Fund”):

The section titled “**Other Plan Provisions**” beginning on page 112 is amended to include the following language at the end of that section:

**Temporary Extension of Certain Timeframes in Response to COVID-19 Pandemic**

Effective March 1, 2020, the Iron Workers District Council of Western New York and Vicinity Welfare 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 60-day 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 180-day deadline to file an appeal of an adverse benefit determination under the Plan's appeals procedures.
7. The four-month deadline to file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination.
8. The deadline to file information to perfect a request for external review upon a finding that the request was not complete. A Plan must allow a claimant to perfect the request for external review within the four-month filing period or within the 48-hour period following the receipt of the notification of a deficient request for review, whichever is later.

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

You should keep this information with your Summary Plan Description booklet (which summarizes your benefits) in a safe place. It is important to retain this information until a new booklet is issued to you.

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

Sincerely,

The Board of Trustees