

**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)

August 2020

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

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.

This Summary of Material Modification (“**SMM**”) describes temporary 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 a temporary change in continuing eligibility to qualify for continued coverage under the Plan.

Temporary Change to Continuing Eligibility Rules

The Board of Trustees is aware of the impact COVID-19 is having on working families throughout the country and in the Upstate New York area. Understanding that many of you may have experienced a reduction of hours due to the National Emergency, the Trustees have made a temporary change to continuing eligibility for Insurance Fund coverage to help you and your family get through this exceptional time in our nation’s history.

For the Coverage Period September 2020 through November 2020

Under the Plan’s current continuing eligibility rules, in order to receive coverage for the eligibility period beginning September 1st, 2020, through November 30th, 2020, participants generally must work at least 200 hours in covered employment during the work period beginning April 1st, 2020 through June 30th, 2020.

The Trustees have temporarily extended coverage for the eligibility period beginning September 1st, 2020 through November 30th, 2020, if you meet the following qualifications:

1. You are covered in the current eligibility period (June 2020-August 2020) based on hours worked, and were also covered during the prior two eligibility periods based on hours worked (except that coverage for one of those three periods could have been based on self-pay or COBRA); OR

2. You have been covered in any four (4) of the last six (6) eligibility periods (starting with the eligibility period that began on March 1st, 2019) based on hours worked (except that coverage for one of those four periods could have been based on self-pay or COBRA).

This means that if you are a covered participant in the current eligibility period (June 2020-August 2020) based on hours worked, and were a covered participant during the prior two consecutive eligibility periods (March 2020-May 2020 and December 2019-February 2020) based on hours worked, then you will receive temporary extended coverage for the upcoming eligibility period beginning September 1st, 2020 through November 30th, 2020. Or, if you have been a covered participant in any four of the last six eligibility periods (June 2020-August 2020, March 2020-May 2020, December 2019-February 2020, September 2019-November 2019, June 2019-August 2019 and March 2019-May 2019), then you will receive temporary extended coverage for the upcoming eligibility period beginning September 1st, 2020 through November 30th, 2020.

EXAMPLES

Hours Worked/Coverage Earned	Eligibility Period September 2020-November 2020
Bob works 200 hours during the April 2020 through June 2020 Work Period.	Bob will have coverage from September 1st, 2020, through November 30th, 2020.
Bob works 190 hours during the April 2020 through June 2020 Work Period. Bob had coverage for the period of March 2020-May 2020 but did not have any coverage before that.	Bob will not have coverage from September 1st, 2020, through November 30th, 2020.
Bob works 190 hours during the April 2020 through June 2020 Work Period. Bob is currently covered (June 2020-August) and was also covered in the eligibility period of March 2020-May 2020 and December 2019-February 2020.	Bob will have coverage from September 1st, 2020, through November 30th, 2020.
Bob works 190 hours during the April 2020 through June 2020 Work Period. Bob was also covered during the eligibility periods of March 2020-May 2020, December 2019-February 2020, September 2019-November 2019 and June 2019-August 2019.	Bob will have coverage from September 1st, 2020, through November 30, 2020.

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,

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

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 (with respect to any employee, former employee, spouse, dependent or other individual), 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.

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