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: October 9, 2026

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"), effective May 5, 2026:

The subsection **"Diabetic Supplies"** on page 77 is deleted in its entirety and replaced with the following:

The prescription drug benefit may cover the cost of diabetic supplies and equipment, as well as self-management education, when prescribed by a Physician or other Health Care Practitioner.

While most diabetes management supplies, such as insulin pumps, are covered under the PPO medical benefit administered by Excellus, coverage for Omnipod (a tubeless, disposable insulin delivery system) is provided under the Plan's prescription drug benefit through Express Scripts.

Coverage for Omnipod is subject to prior authorization through Express Scripts. Omnipod is covered as a Brand Single Source Product and is subject to the applicable prescription drug cost-sharing requirements described below:

Type of Drug	Retail Pharmacy (CVS)	Mail-Order	Non-Retail Pharmacy
Brand Single Source Product	$100 for a 90-day supply	$100 for a 90-day supply	• Up to two retail fills allowed at a non-CVS pharmacy for 30-day supply at the standard retail cost-sharing of $40 per prescription •Any fills beyond the two allowed will process at 100% member responsibility

Contact Express Scripts for more information about Omnipod.

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