

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: February 2, 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 July 1, 2025:

In the **MEDICAL EXCLUSION/LIMITATIONS** section starting on page 57, exclusion 59 is amended to read as follows, with new language shown in bold italics:

59. Expenses associated with an attempt at suicide or from a self-inflicted injury or illness and complication thereof. This exclusion does not apply if the injury or illness resulted from an act of domestic violence or a medical (including both physical and mental health) condition, ***or if the injury or illness is an Emergency Medical Condition as defined by 29 CFR 2590.716-4(c) and the DEFINITIONS section of this Summary Plan Description.***

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