

**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: September 1, 2025

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:

I.

In the **MEDICAL EXCLUSION/LIMITATIONS** section starting on page 57, exclusions 9, 59, and 60 are amended to read as follows:

9. Injury or illness resulting from or sustained as a result of commission or attempted commission of an illegal act. 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.
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.
60. Expenses related to illness or injury as a result of a person operating a vehicle with a blood alcohol level which equals or exceeds the motor vehicle or state operation legal limit. 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.

II.

In the **DENTAL EXCLUSIONS AND LIMITATIONS** section starting on page 70, exclusions 5, 37, and 38 are amended to read as follows:

5. Injury or illness resulting from or sustained as a result of commission or attempted commission of an illegal act. 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.
37. 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.
38. Expenses related to illness or injury as a result of a person operating a vehicle with a blood alcohol level, which exceeds the motor vehicle or state operation legal limit. 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.

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