

**IRON WORKERS DISTRICT COUNCIL OF WESTERN
NEW YORK AND VICINITY AND PENSION FUND**

SUMMARY OF MATERIAL MODIFICATIONS AND NOTICE TO PARTICIPANTS

(Plan No.: 001; E.I.N.: 51-6077088)

Dated: _____

Dear Participant:

The Board of Trustees of the Iron Workers District Council of Western New York and Vicinity and Pension Fund adopted the following changes to the Fund's Summary Plan Description ("SPD"):

The final bullet of the subsection "**CLAIMS AND APPEALS PROCEDURES**" beginning on page 34 of the SPD is replaced with the following:

- **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 Pension 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:

- a. The deadline to file an initial benefit claim under the Plan's claims procedures; and
- b. The deadline to file an appeal of an adverse benefit determination under the Plan's appeals procedures.

Please place this information with your Summary Plan Description for permanent reference.

Contact the Fund Office at (585) 424-3510 if you have any questions.

Sincerely,

The Board of Trustees