



IRON WORKERS'

Tri-State Welfare Fund

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IMPORTANT NOTICE REGARDING CHANGES TO YOUR HEALTH PLAN

To All Participants of the Iron Workers Tri-State Welfare Fund:

The Trustees remain committed to providing a benefit plan with a wide range of benefits and comprehensive health care coverage for you and your dependents. The following explanation provides eligibility changes for participants regarding updates to the Self-Pay Program. Please keep a copy of this notice with your Summary Plan Description (SPD).

SELF-PAY PROGRAM FOR THE ACTIVE PLAN OF BENEFITS

Effective with the March 1, 2025 eligibility quarter, you may make self-pays for the Active Plan of Benefits under the Self-Pay Program for up to four full or partial consecutive benefit quarters, after which you must meet initial eligibility requirements as described in your Summary Plan Description (SPD). If you requalify for benefits during the period for which you are making self-pays, the four benefit quarter maximum will reset in the event you must make self-pays again.

If you retire while eligible for benefits, you may choose to enroll in the Pre-Medicare Retiree Plan of Benefits after you have exhausted the four full or partial consecutive benefit quarter self-pays for the Active Plan of Benefits or you are an early retiree under the Self-Pay Program.

If you have any questions, please can contact the Tri-State Welfare Fund office for further explanation.