



**IRON WORKERS OF WESTERN PENNSYLVANIA BENEFIT PLANS**  
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**Dear Participant:**

This notice advises you of some important changes made to the Iron Workers Welfare Plan of Western Pennsylvania ("Welfare Plan"). This notice also changes information previously provided to you in the Welfare Plan Summary Plan Description (SPD) dated January 1, 2021 and other supplementary materials.

**Health Insurance Reimbursement for Dependent Children of Eligible Early Retirees**

The Welfare Plan provides a monthly reimbursement to certain early retirees (see the current SPD for eligibility requirements) of up to \$1,000 toward an insurance contract for family coverage or \$500 toward an insurance contract for individual coverage for the early retiree, his or her spouse, or his or her eligible dependent children.

The Welfare Plan was amended to clarify that an early retiree's dependent children are eligible for the reimbursement for five years, or, if earlier, until the day they are no longer considered an Eligible Dependent under the Welfare Plan (generally age 26).

**Use of Value Bank by Dependents of Deceased Member**

When a member dies while eligible under the Welfare Plan, the surviving spouse and eligible dependent children will be credited with six full months of the required premium to maintain existing coverage. The remaining Value Bank balance may then be used to extend coverage beyond the six months and/or for reimbursement of out-of-pocket medical and prescription drug expenses in accordance with the Value Bank reimbursement rules.

Effective January 1, 2025, upon the request of the surviving spouse or an eligible dependent child, the Value Bank may be divided into equal portions for all eligible children/spouse to allow for reimbursement of expenses to one or more eligible children/spouse without affecting the benefit provided to the other eligible children/spouse. Requests for division of the Value Bank may be made to the Plan Office.

**Additional Information.** You should review these changes carefully. If you have any questions, please contact the Plan Office.

Sincerely,  
The Board of Trustees