



## **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) and other supplementary materials.

### **Changes Regarding Reimbursement under the Value Bank**

Effective as of January 1, 2013, the Value Bank may also be used for:

1. Reimbursement of Medicare Part B premiums (the requirement of having three months of premium banked at the coverage level and tier for which you are enrolled before the Value Bank will reimburse medical expenses does not apply for reimbursement of Medicare Part B premiums); and
2. Reimbursement of expenses to obtain a breast pump and for supplies to assist lactation for you or your eligible Dependent.

Effective as of June 1, 2013, the Value Bank may also be used for reimbursement of the expenses for prescription drugs that are not covered by the medical insurance under the Welfare Plan, provided that you are covered by the medical insurance under the Welfare Plan.

### **Changes Regarding Fraudulent Claims Submitted to the Value Bank**

Effective as of July 27, 2012, if you submit a claim for reimbursement under the Value Bank which is determined by the Plan Office, after diligent review, to be fraudulent, you will receive no reimbursement for the claim from the Value Bank and the value of the fraudulent claim will be deducted from the balance of your Value Bank. Since this would be a denial of benefits, you will be able to appeal the Plan Office's decision.

### **Clarification Regarding the 48-Month Extended Disability Benefit**

One of the requirements for eligibility for this benefit was that you had to have been credited with five or more Pension Credits under the Pension Plan. The Welfare Plan has been amended to clarify that you must have five or more years of vesting service under the Pension Plan to be eligible for this benefit. All other eligibility criteria remain the same, namely, that you:

1. are unable to work as a construction worker due to a physical or mental condition which has continued for at least one month and which is reasonably expected to continue indefinitely into the future; and
2. worked for 400 or more hours in Covered Employment under the Pension Plan (work for which contributions are payable to the Pension Plan) during the two-year period consisting of the calendar year in which you became disabled and the prior calendar year.

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

Sincerely,  
The Board of Trustees