

Iron Workers Health Trust Fund Local No. 5

Washington D.C. Welfare Fund

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124
Phone (877)367-0541 • Fax (206) 505-9727 • Website: www.iw5benefits.org

Administered by
Welfare & Pension Administration Service, Inc.

March 22, 2023

**To: All Plan Participants of the Iron Workers Health Trust Fund
Local No. 5, Washington D.C. Welfare Fund**

Re: Eligibility Change

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read this notice carefully and keep it with your benefit booklet for future reference.

The Summary Plan Description (SPD) dated January 1, 2020, for the Iron Workers Health Trust Fund Local No. 5, Washington D.C. ("Plan") has been amended by the Board of Trustees.

Effective January 1, 2023, the first paragraph under the Section entitled "When is My Coverage Effective" has been amended to provide that the Fund may, but is not required, to grant initial eligibility based on a Participant's pay stubs or other proof of hours worked in circumstances where an Employer fails to report hours to the Fund. As amended, this Section shall read as follows:

When is My Coverage Effective?

To become initially eligible for benefits, you must have a minimum of 240 hours worked within two consecutive months, reported and submitted on your behalf by a Participating Employer. Should your Employer fail to report your hours, you can submit proof of hours worked (i.e. pay stubs) to the Fund Office. The Fund may, but is not required, to grant initial eligibility based on your pay stubs or other proof of hours worked.

If 240 Hours Are Worked In	Coverage Will Commence In
January and February	April
February and March	May
March and April	June

Once you have worked the required 240 hours, your coverage will begin on the first day of the second month following the month in which the 240 hours are worked. For example:

If you have fewer than 240 hours in two consecutive months, those hours may not be carried over to any other month. You must work 240 hours within the succeeding two consecutive months before eligibility will commence. The 240 hours worked in any two consecutive months will provide coverage for one month only. You may maintain eligibility month-to-month by continuing to work at least 240 hours in two consecutive months until you work 360 hours in a “Work Quarter” as defined below. Once the 360 hours in a Work Quarter are achieved, the continuing eligibility rules set forth below apply and the 240-hours within two consecutive months eligibility rule no longer applies.

Once your initial eligibility is satisfied, you must work a certain number of hours each Work Quarter to maintain coverage. Refer to “How Do I Maintain Coverage Under This Plan?” below to learn how you maintain coverage. However, if you lose eligibility for a period of 36 consecutive months, the initial eligibility requirements must be satisfied again.

Please keep this Summary of Material Modification with your SPD.

Should you have any questions about these changes, please contact the Fund Office, (877)367-0541, option 4.

Sincerely,

**Board of Trustees
Iron Workers Health Trust Fund Local No. 5,
Washington D.C.**

BC: OPEIU8/JWG

P:\Mailings\Individual Trust Fund Mailings (SMM, Benefit Changes, COBRA, etc.)\F57-00\F57-02 - Mailings - 2023 - 03.22 - SMM - Eligibility-Paycheck Stubs.docx