

BENEFIT TRUST SUMMARY OF MATERIAL MODIFICATION

May 24, 2022

To: Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust Plan Participants

Weekly Income Disability Benefit

The Board of Trustees have amended the Weekly Income Benefit for disability dates that occur on and after June 1, 2022.

Below is a summary of the change to the Weekly Disability Benefit.

Your disability date will be determined from the date you were first treated by your physician and the physician certifies that you are totally disabled. In no event will your disability date be earlier than the date of the physician visit.

Weekly Income Benefits will begin the:

First full day of disability due to an accident or sickness.

The seven day waiting period for disabilities due to sickness treated in an outpatient setting has been eliminated for dates of disability that begin on and after June 1, 2022.

Board of Trustees

The Board of Trustees is currently comprised of the following individuals:

Iron Workers Local Union No.	Union Trustees	Employer Trustees
22	John Whitaker	Scott Hermesch
44	David Baker	Mark Douglas
70	James Stiles	Mark Bishop
147	Ron Starkey	Robert Fruchey
172	Benton Amburgey, Jr.	Craig Wanner
290	Jeffrey S. Bush, Sr.	John Hesford
292	Robert Kara	Ronald Fisher
769	Russell Montgomery	Scott Massie
787	Bradley Winans	Clinton Suggs

Sincerely,

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. This SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any provision or feature is not discussed in this SMM or is only partially discussed, then the terms of the Plan will govern in all such cases.

The Board of Trustees reserves the right to amend the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with applicable law, the amendment procedures established under the Plan, and the Trust Agreement.

The Board of Trustees (or its duly-authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.