

SUMMARY OF MATERIAL MODIFICATIONS

Date of Notification: June 2023

To: Active Health Plan Participants

This is a summary of recent material modifications relative to the Health and Welfare Plan. The Trustees realize that you need access to your benefits as soon as possible. The eligibility changes described below illustrate how you can become eligible for your health insurance benefits sooner.

ACTIVE ELIGIBILITY RULE CHANGE (Initial and Reinstatement) – Effective for hours worked on and after May 1, 2023.

Initial Eligibility Requirements

New Employees. New bargaining unit ironworkers to this District Council who have never had hours reported to this Plan including Apprentices, newly organized and, transfers from other district councils, generally are eligible for coverage after 500 hours of work in Covered Employment during a **minimum** of a three-consecutive month period and a **maximum** of five-consecutive month period, provided some hours are worked in the **first** month of the period.

Below are examples of when coverage begins under the new eligibility rules for a new participant.

Work 500 Hours in five (5) months:

If you work 500 hours or more in five (5) consecutive months, you will become eligible for insurance on the first day of the **seventh** month.

Example: You start working in March and work 500 hours between March and July, you become eligible the first day of **September**.

Work 500 Hours in four (4) months:

If you work 500 hours or more in four (4) consecutive months, you will become eligible for insurance on the first day of the **sixth** month.

Example: You start working in March and work 500 hours between March and June, you become eligible the first day of **August**.

Work 500 Hours in three (3) months or less:

If you work 500 hours or more in 1, 2 or 3 consecutive months, you will become eligible for insurance on the first day of the **fifth** month.

Example: You start working in March and work 500 hours between March and May, you become eligible the first day of **July**.

Reinstatement

If your eligibility ends under the active Plan and you return to work for a Contributing Employer, you may become eligible again under the active Plan.

Reinstatement Within 24 Months

If you return to work **within 24 months** following the last day you were previously eligible for coverage, you will become eligible again under the active Plan if you work 270 hours within a minimum of **two** and a maximum of **three** consecutive months. At least one hour must be worked in the first month. You will become eligible the first day of the second month after the month you reach 270 hours.

Below are examples of when coverage begins under the new reinstatement rule.

Work 270 Hours in three (3) months:

If you work 270 hours or more in three (3) consecutive months, you will reinstate the first day of the **fifth** month.

Example: You start working in April and work 270 hours between April and the end of June, you become eligible the first day of **August**.

Work 270 Hours in two (2) months or less:

If you work 270 hours in 1 or 2 consecutive months, you will reinstate on the first day of the **fourth** month.

Example: You start working in April and work 270 hours between April and the end of May. You become eligible the first day of **July**.

Reinstatement After 24 Months

If you return to work **after 24 months** following the last day you were previously eligible for coverage, you may become eligible again in the same manner a new employee does. See “**Initial Eligibility Requirements**” described on Page 1.

Should you have any questions, please contact the Fund Office at 937-454-1744 and select option #1.

Sincerely,

Board of Trustees