I.U.P.A.T. DISTRICT COUNCIL NO. 51 HEALTH AND WELFARE FUND

Fund Office: Zenith American Solutions, Administrator, 3 Gateway Center, 401 Liberty Ave., Ste. 1200, Pittsburgh, PA 15222-1024 Phone: (412) 471-2885 / 1-800-242-8923 / Fax: (412) 471-2891

October 2021

Dear Participant:

This Summary of Material Modifications serves as your notice of changes in the contribution rates that the Trustees of the IUPAT District Council No. 51 Health and Welfare Fund ("the Plan") have made after careful consideration of rising health costs.

These changes are effective January 1, 2022.

Si tiene alguna pregunta, favor de llamar a la oficina del Fondo. Si necesita que alguien le sirva de traductor, favor indíquele ésta información a la recepcionista cuando llame.

Required Monthly Contribution for Retiree Health Coverage:

Effective January 1, 2022, the required monthly contribution will be:

- For Retirees under the age of 65 \$990 per month;
- For Retirees 65 years of age and older **\$360** per month

Important Note for Medicare Retirees: The Plan has increased the monthly Medicare prescription plan premium reimbursement amount from \$40 to \$60 effective January 1, 2022. The Medicare Part D Notice that the Plan issued earlier this month indicated the prior (\$40) monthly reimbursement amount. Please note this important benefit improvement for your future reference.

Please keep this Notice with your copy of the Summary Plan Description for future reference.

Sincerely,

The Board of Trustees