

I.U.P.A.T. DISTRICT COUNCIL NO. 51

HEALTH AND WELFARE FUND

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May 9, 2022

Dear Participant:

This Summary of Material Modifications serves as your notice of material changes to the 2019 Summary Plan Description [SPD] of the IUPAT District Council No. 51 Health and Welfare Fund. These changes are effective as outlined below:

1. Clarification of section, “COORDINATION WITH MEDICARE”

The current SPD provides that Retirees and their spouses who have reached age 65 must have Medicare Parts A and B for the Fund to make payments on their claims.

This section is clarified in its original intent through the following additional text amending that section:

YOU ARE RETIRED AT AGE 65 OR OLDER AND YOUR SPOUSE IS ACTIVELY EMPLOYED

If you are retired and are age 65 or older, but your spouse remains actively employed and able to provide health insurance coverage to you through that active employment, you must nonetheless sign up for Medicare Part A (which enrollment is free of charge) when you first become eligible at age 65.

When your spouse retires or otherwise loses health coverage through active employment, you must immediately sign up for Medicare Part B (and your spouse must sign up for Medicare Parts A and B upon age 65), at which point Medicare will become primary.

2. Required Monthly Contribution Owed for Retiree Coverage for Retirees Age 65 or Older Who Defer Taking Medicare Part B Because They Receive Health Insurance Through a Spouse Who Remains Actively Employed

The Fund previously notified you that effective January 1, 2022, the Required Monthly Contribution for Retiree Coverage is \$360.00 per month for Retirees age 65 and over, and \$990.00 per month for Retirees under age 65.

For all Retirees age 65 or older who defer taking Medicare Part B because they receive health insurance coverage through a spouse who remains actively employed, those Retirees owe a \$990.00 Required Monthly Contribution for their Retiree coverage.

You will owe the \$360.00 Required Monthly Contribution for Retiree Coverage when you become covered by both Medicare Parts A and B.

All Required Monthly Contributions owed to the Plan for Retiree coverage are subject to future change from time to time by further Trustee action.

All other Plan rules, which the SPD dated January 2019 describes in detail, remain unchanged.

Please keep this Notice with your copy of the 2019 SPD for future reference.