



IRONWORKERS INTERMOUNTAIN HEALTH AND WELFARE TRUST FUND

IRONWORKERS INTERMOUNTAIN HEALTH & WELFARE PLAN Summary of Material Modifications — June 2025

This notice describes changes to the Ironworkers Intermountain Health & Welfare Plan (November 1, 2024) ("Plan").

Increase to Accident & Sickness Weekly Benefit payments. The Plan currently makes an Accident & Sickness Weekly Benefit payment of \$350 per week for up to 21 weeks. The payment is available to Participants who are sick or injured in a non-work related accident, and who otherwise qualify for the Benefit. Beginning with payments on and after July 1, 2025, the amount will increase to \$500 per week and may last up to 26 weeks.

Local 27 Sick & Injury Program. Per their collective bargaining agreement, members of Local 27 are currently eligible to receive up to \$500 from the Local 27 sick & injury program. Beginning July 1, 2025, the Plan will only make Local 27 sick & injury program payments to the extent a Local 27 member is also a Plan Participant and eligible to receive an Accident & Sickness Weekly Benefit payment. The amount of the payment will be \$400 per week, in addition to the regular Accident & Sickness Weekly Benefit amount.

EXAMPLE: John is a Local 27 member, and has been working full-time under a Local 27 collective bargaining agreement for the past 18 months. John is enrolled in the Plan for health benefits. On a Sunday afternoon in August 2025, while in a crosswalk he was hit by a car. John's hip is broken, he isn't able to work for 5 weeks, and he otherwise qualifies to receive the Plan's Accident & Sickness Weekly Benefit for 5 weeks. When it begins, John's Accident & Sickness Weekly Benefit Payment will be \$900 per week.

The Local 27 sick & injury program payment is fully taxable, and is subject to the other rules and exclusions of the Accident & Sickness Weekly Benefit and the Plan. After June 30, 2025, the Plan will make no other Local 27 sick & injury program payments.

Hearing Aids. The Plan currently pays up to \$2,000 per ear every 3 years for Participants who receive a hearing aid through EPIC Hearing. Beginning July 1, 2025, that amount increases to \$3,000 per ear every 3 years. In addition, Dependents will also be eligible for the same Hearing Aid benefit as Participants.

To find an EPIC Hearing service provider, call 1 (866) 956-5400, or go to www.epicearing.com

Reimbursement for hearing aids is otherwise subject to the rules and exclusion of the Hearing Aid benefit and the Plan.

Life Insurance. The Plan now has a life insurance benefit of \$20,000, payable on the death of an Active Employee. Beginning July 1, 2025, the benefit will increase to \$30,000. The life insurance benefit is payable only to the extent provided in the Plan's life insurance policy, which is now insured by United Health Care.

For questions regarding these changes or regarding your other Plan benefits, please contact the Administrative Office at **(801) 904-4897** or toll free at **(888) 867-9510** or by visiting www.iibenefits.org.

The Trustees reserve the right to change eligibility rules, reduce or eliminate benefits or hour bank accruals, or change the Plan entirely, including benefits and coverage provided to retirees and their families. Rights under the Plan do not accrue and do not vest.