



# IRONWORKERS INTERMOUNTAIN HEALTH AND WELFARE TRUST FUND

## IRONWORKERS INTERMOUNTAIN HEALTH & WELFARE TRUST Summary of Material Modifications — December 2024

This notice describes the Plan's removal of Annual Enrollment and annual Dependent verification, as well as the new option to enroll Dependents at any time during the year, and special timing rules if you lived or worked in an area affected by Hurricane Milton or Helene.

**Dependent Enrollment.** Participants can enroll their spouses and/or children who qualify as Dependents in the Plan within 30 days of first becoming eligible for coverage.<sup>1</sup> Alternatively, Dependents can be enrolled mid-year within 60 days of one of the special enrollment events listed in the Summary Plan Description—e.g., birth of a child or your marriage. In both cases, the Administrative Office must receive the Participant's completed enrollment form within the time limits described above, and it must also receive a supporting adoption, birth, or marriage certificate for each Dependent. These rules have not changed.

Currently, if not enrolled in Plan coverage during one of the periods described above, Dependents may be enrolled during Annual Enrollment—the period toward the end of each year (generally the month of November) during which Participants could add Dependents to coverage beginning the upcoming calendar year. During Annual Enrollment, Participants also had to return a Dependent verification form to the Administrative Office.

Beginning with the calendar year 2025, the Plan no longer has Annual Enrollment, nor will it require annual Dependent verification. Instead, a Dependent may be enrolled in coverage at any time during the year by submitting a completed enrollment form and marriage/birth/adoption certificate (as applicable), with coverage effective the first month after the Plan receives such enrollment materials. This option is not available to enroll or disenroll a Dependent within 12 months after disenrolling or enrolling that Dependent. That is, except as required by law, a Dependent's enrollment status may change no more than once every 12 months.

**Disaster Relief.** The federal government has temporarily extended various special enrollment, COBRA continuation coverage, and claim and appeal deadlines under the Plan for individuals who live or work in certain areas affected by Hurricanes Milton or Helene. For further information on the relief and who qualifies, visit <https://www.dol.gov/newsroom/releases/ebsa/ebsa20241107> or contact the Administrative Office.

<sup>1</sup> Retirees may only enroll their Dependents at the time they elect Retiree coverage—there is no later enrollment of Dependents. However, a Retiree who later marries, has a newborn biological child, or adopts a child (or has a child placed for adoption) may later enroll that new Dependent within thirty-one (31) days after the date of marriage, birth, or adoption.