

Iron Workers St. Louis District Council Trust Funds

P.O. Box 1096 • Maryland Heights, MO 63043 • Phone 314.656.1091 • Toll Free 877.597.8704 • Fax 314.739.1105

SUMMARY OF MATERIAL MODIFICATION

Date: September 2015

To: Active and Non-Medicare-Eligible Retired Members Participating in Local 321 of the Iron Workers St. Louis District Council Welfare Trust Fund

From: The Board of Trustees

The purpose of this Summary of Material Modification (SMM) is to inform active and non-Medicare-eligible retired members participating in Local 321 of an important change in the coverage for spouses offered by the Iron Workers St. Louis District Council Welfare Trust Fund, effective January 1, 2016.

Spousal Coverage, Effective January 1, 2016

If you are legally married and your spouse's employer provides medical and prescription drug coverage on behalf of its employees, the Iron Workers St. Louis District Council Welfare Trust Fund will provide secondary coverage for your spouse. You must inform the Fund Office that your spouse's employer offers such coverage in order for our Plan to pay secondary. In addition, your spouse **must** elect his/her employer's coverage for 2016 in order to be covered by our Plan, as well. If your spouse's employer does not offer coverage, your spouse **must** have his/her Human Resources department fill out a form (that we will provide) to validate it.

Once your spouse is covered under the other plan, your spouse will continue to be covered under this Plan. Your spouse's other plan will be his/her primary plan, which means that the other plan pays benefits first. Your spouse may then submit to our Plan for reimbursement of his/her costs that are not covered under the other plan. By coordinating benefits in this way, your spouse may receive more benefits than if s/he were covered under only one plan.

This applies only to your spouse. If your spouse can elect coverage only during a specific enrollment period under his/her plan, our Plan will provide coverage up to the date of that enrollment period. Again, you must provide the Fund Office with information regarding your spouse's employment situation, which indicates whether your spouse is eligible for single coverage under a plan offered by his/her employer. In addition, information about your spouse's coverage under any group health plan must be provided when you make claims for benefits.

The Plan does not coordinate coverage with High Deductible Health Plans, also known as HDHPs.

If you have questions regarding this change in spousal coverage, call the Fund Office at **1-877-597-8704**.

<p>This announcement highlights certain features of the Iron Workers St. Louis District Council Welfare Trust Fund. Full details are contained in the documents governing the Plan that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.</p>
