

Iron Workers St. Louis District Council Trust Funds

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WELFARE TRUST FUND

Diagnostic Services and Testing Benefits Update For All Locals Effective June 1, 2021

Date: April 2021

To: Active and Retired Members Participating in the Iron Workers St. Louis District Council Welfare Trust Fund
(Other than Participants Enrolled in the Medicare Advantage Prescription Drug Plan (MAPD) Offered by
UnitedHealthCare)

From: The Board of Trustees

The purpose of this Summary of Material Modification (SMM) is to inform you of important changes in benefits offered by the Iron Workers St. Louis District Council Welfare Trust Fund (Plan). Please read this SMM carefully and share it with your family in order to maximize your plan benefits for diagnostic services and testing. You should keep this SMM with your Summary Plan Description (SPD) and other SMMs. The change explained in this notice is effective June 1, 2021.

Diagnostic Services and Testing for Eligible Participants

Effective June 1, 2021, the Plan will cover diagnostic services and testing (e.g., x-ray, lab work) at 100% up to the first \$500 per calendar year. Your deductible and coinsurance will apply to diagnostic services, testing, and imaging charges above \$500 per calendar year.

If you or your eligible dependent requires diagnostic imaging (e.g., MRI, CT and PET scan) and use the Absolute Solutions network of providers, these services are covered at no cost and with no deductible or coinsurance applied. Absolute Solutions offers a national network to procure and schedule diagnostic imaging providers. If you use a provider outside the Absolute Solutions network, your deductible and coinsurance will apply after the first \$500 per calendar year unless you or your eligible dependent are admitted to a hospital or other in-patient facility. When a doctor advises you or your eligible dependent to obtain an MRI, CT or PET scan, simply dial 1-800-321-5040 and Absolute Solutions will schedule and manage your diagnostic imaging from beginning to end on behalf of you and your family members.

Questions?

If you have any questions about the new benefit programs or your Plan benefits generally, please call the Fund Office toll-free at 877.597.8704.

Sincerely,

Board of Trustees

This announcement highlights certain features of the Iron Workers St. Louis District Council Welfare Trust Fund.

Full details are contained in the documents (Summary Plan Description) 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.