

Iron Workers St. Louis District Council Trust Funds

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WELFARE TRUST FUND

Important Hearing Aid Benefit Change Effective May 1, 2022

Date: April 2022

To: Retired Members Enrolled in the UnitedHealthcare (UHC) Group Medicare Advantage PPO Plan

From: The Board of Trustees

The purpose of this Summary of Material Modification (SMM) is to inform you of important changes to the hearing aid benefits provided by the Iron Workers St. Louis District Council Welfare Trust Fund (Plan). Please read this SMM carefully and share it with your family. You should keep this SMM with your Summary Plan Description (SPD) and other SMMs. The change explained in this SMM is effective May 1, 2022.

Hearing Aid Benefits through UnitedHealthcare (UHC) Group Medicare Advantage PPO Plan

Effective May 1, 2022, your hearing aid benefits will be provided through the UHC Group Medicare Advantage PPO plan (and will no longer be provided through TruHearing). Under the UHC Group Medicare Advantage PPO Plan, your hearing aid benefits are as follows:

- No charge for annual hearing exam
- No copayment for the hearing aid
- \$5,000 limit for both ears every 2 years

You can visit UHChearing.com/Retiree or call 1-866-445-2071 to learn more about hearing care, hearing aid options, take an online hearing test or locate the nearest network hearing provider to schedule an appointment. UHC Hearing provides access to a diverse choice of hearing aids and the convenience of receiving your hearing aids through Right2You direct delivery or through an UHC Hearing network provider. Additional follow-up support is provided after you have received your hearing aids.

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.