



**SUMMARY OF MATERIAL MODIFICATION
to the
WESTERN STATES INSULATORS AND ALLIED WORKERS' PENSION PLAN
And
WESTERN STATES INSULATORS AND ALLIED WORKERS' INDIVIDUAL
ACCOUNT PLAN**

TO: All Participants and Beneficiaries of the Western States Insulators and Allied Workers Pension Plan and the Western States Insulators and Allied Workers' Individual Account Plan

FROM: The Trustees of the Plan

DATE: May 10, 2023

The purpose of this letter is to notify you of an important change made to the Western States Insulators and Allied Workers' Pension Plan and the Western States Insulators and Allied Workers' Individual Account Plan. (collectively "Plans"). You should take the time to read this Summary of Material Modifications carefully and keep it with the copy of the Summary Plan Description (SPD) that was previously provided to you. The Trustees have made the following change to the Plans:

Due to the end of the Covid-19 National Emergency on May 11, 2023, effective July 11, 2023 all deadlines to file an appeal after an adverse benefit determination shall revert back to the Plan deadlines. Those deadlines are:

- Time to appeal after adverse benefit determination: 60 days
- Time to appeal after adverse determination of disability by: 180 days.

Please note that if you are approaching one year since a Covid-19 deadline extension applied to you, your deadline may be sooner.

Previously the Internal Revenue Service and Department of Labor extended the deadline to file an appeal after an adverse benefit determination to the earlier of (a) one (1) year from the date you were first eligible for relief or (b) 60 days after the announced end of the National Emergency. Effective May 11, 2023 the federal COVID-19 National Emergency has ended.

If you need another copy of the SPD or if you have any questions regarding this change to the Plans, please contact the Administration Office by telephone during normal business hours at (925) 398-7046 (toll free (800) 320-0184) or in writing to the Western States Insulators and Allied Workers' Pension Plan, or Western States Insulators and Allied Workers' Individual Account Plan, c/o BeneSys Administrators, 7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566.