

# SHEET METAL WORKERS' LOCAL 7-ZONE 3 BENEFIT FUNDS

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February 11, 2025

## **Important Changes to the Sheet Metal Workers Local 7 Zone 3 Health and Welfare Plan**

This Summary of Material Modifications (SMM) is being sent to all active and retired members who participate in the Sheet Metal Workers Local 7 Zone 3 Health and Welfare Plan (Plan). It is intended to advise you of changes to your Plan. Please take the time to read this carefully and keep it with your Summary Plan Description (SPD). If you have any questions regarding the Plan, please do not hesitate to contact the Fund Office.

### **Disability Benefits for Surgery Treating Degenerative Conditions**

Active Eligible Employees may be eligible to receive a Disability Benefit from the Plan when they are unable to work as a result of an Accidental Injury or Sickness. Effective from September 1, 2024, the definition of Sickness has been clarified to include a period of time during which the Employee is unable to work as the result of the surgical treatment of a degenerative physical condition and the accompanying recovery period.

If you have any questions regarding this change, please contact the Benefit Office.

Sincerely,  
The Board of Trustees  
Sheet Metal Workers Local 7  
Zone 3 Health and Welfare Plan