Northwest Ironworkers Trust Funds

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> Administered by Welfare & Pension Administration Service, Inc.

October 14, 2019

To: All Eligible Active Plan Participants Northwest Ironworkers Health and Security Trust

Re: Retiree Dental Coverage - Effective January 1, 2020

This is a summary of material modifications describing changes to your health plan adopted by the Board of Trustees.

Please be sure that you and your family read this notice carefully and keep this document with your 2019 Summary Plan Description Booklet

Effective January 1, 2020, the Northwest Ironworkers Health and Security Trust will allow retirees to enroll in the Plan's dental coverage. For the 2020 calendar year, the cost for dental coverage is \$55 per individual (each retiree and each dependent) per month. The Board of Trustees may change this amount for future calendar years.

The Plan's dental benefits for retirees will be the same as the dental benefits for active employees. A summary of the Plan's dental benefits is attached.

Active employees will have an enrollment window of 30 days to elect to continue the Plan's dental coverage <u>after you retire</u>. When you retire, the dental enrollment materials will be included with your retiree medical, prescription drug and vision plan enrollment materials.

If you have any questions regarding the information contained in this notice, please contact the Administration Office at (206) 441-7226 or (866) 986-1515, option 1. For payment questions, please contact (866) 986-1515, extension 3355.

Sincerely,

Board of Trustees Northwest Ironworkers Health and Security Trust

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Attachments