

Northwest Ironworkers Trust Funds

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124
Phone (206) 441-7226 or (866) 986-1515 • Fax (206) 505-9727 • Website www.ironworkerstrust.com

Administered by
Welfare & Pension Administration Service, Inc.

October 14, 2019

**To: All Eligible Retired 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.

If you are currently enrolled in the Plan's retiree coverage and you wish to enroll in the Plan's dental coverage, please complete the enclosed form and return it to the Trust administration office at the address provided above. Please return the form no later than December 20, 2019. **Please note: If you are currently enrolled in the Plan's retiree coverage, this will be your only opportunity to enroll in the Plan's dental coverage.** If you fail to return the form by December 20, 2019, you will not be eligible to enroll in the Plan's dental coverage at a later date.

If you enroll in the Plan's dental coverage and are currently having your health premium deducted from your pension benefit or checking account, the monthly premium of \$55 per person will be added to your premium payment and automatically deducted from your pension benefit or checking account. If you are currently mailing your payment, please add the dental amount to your January 2020 premium payment.

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**