Northwest Ironworkers Trust Funds

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Administered by Welfare & Pension Administration Service, Inc.

August 8, 2023

TO: All Eligible Plan Participants in the Northwest Ironworkers Health and Security Trust

RE: IMPORTANT Changes to your Employee Assistance Program and Medical Benefits

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 Summary Plan Description Booklet Summary Plan Description Booklet

First Choice Health Employee Assistance Program (EAP)

The Board of Trustees of the Northwest Ironworkers Health and Security Trust is pleased to announce the addition of Employee Assistance Plan (EAP) benefits through First Choice Health EAP. This new benefit is available starting May 1, 2023. EAP services are fully covered by the Trust at no cost to you, and are available 24/7 to all active and retired Trust participants and eligible dependents.

First Choice Health EAP provides free and confidential face-to-face or telehealth sessions with a qualified clinical expert who can assess your concerns and develop a plan of action. The benefit includes three sessions per issue per year. EAP providers can address a wide variety of concerns, including but not limited to:

- Anxiety and Depression
- Couples/Relationship/Parenting
- Crisis Support
- Alcohol/Drug Problems
- Grief and Loss
- Work Conflict
- Compulsive Behaviors

- Domestic Violence
- Legal and Financial*
- Childcare and Eldercare
- Home Ownership
- ID Theft*
- Healthy Living Tips

Enclosed you will find information from First Choice Health EAP, including instructions on how to access these valuable services. Additional information and resources can be found on the First Choice Health EAP website (www.FirstChoiceEAP.com). Trust participants can login in with the username: nwiron

Labs and X-Rays in Conjunction with an Office Visit

The Board clarified the Plan term "in conjunction with an office visit" to mean within two weeks of the office visit. Labs and X-rays ordered more than two weeks from your office visit are subject to standard Plan terms including copays and coinsurance. This change does not apply to members enrolled in the Kaiser Permanente Plan option.

^{*}Speak with an expert for up to 30 minutes at no charge.

If you have any questions regarding the information outlined in this notice, please contact the Administration Office at 1-866-986-1515.

Additional benefits information is available at www.ironworkerstrust.com.

Board of Trustees Northwest Ironworkers Health and Security Trust

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Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents: divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.