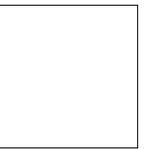




Iron Workers District Council of Philadelphia and  
Vicinity Health Benefit Plan  
2 International Plaza  
Suite 120  
Philadelphia, PA 19113



# Important Information About Your Health Benefit Plan Coverage Inside.

IWDC-amhc-ppc-20



# Important News!

# We're making some important changes to the Iron Workers District Council of Philadelphia and Vicinity Health Benefit Plan, effective March 1, 2021:

- We're changing to what's known as a Health Reimbursement Arrangement (HRA) Program. Under this arrangement, Credits will go into your HRA Account for each hour you work. You'll be able to use those Credits to be eligible for your coverage and/or to be reimbursed for eligible health care expenses. The more you work, the easier it will be to maintain your eligibility—and the more Credits you'll have to cover health care expenses.
- You'll be able to choose from different levels of coverage and the number of dependents to cover. This will allow you to elect a health plan option that meets your needs and budget. And it will put our Health Benefit Plan on stronger financial ground going forward. This will help current and future participants, our contributing employers and the Plan.

**You'll be able to make your choices later this year. We'll be holding meetings, sending out mailings and posting information on our website to explain the changes and guide you through the process.**

If you are eligible for an initial HRA Program Account allocation, you will receive a personalized statement that shows your initial Credit allocation. The personalized statement will help you when you are selecting a plan option and who to cover during enrollment. If you do not receive a personalized statement, you are not eligible for an initial HRA Program Account allocation. If you disagree with the numbers on your personalized statement or you believe that you should receive one but do not, please call the Plan Office immediately. The terms of the HRA Program are set forth in the Plan Document and are the final determination of eligibility for benefits.



## Questions?

We'll be posting information on our website ([www.iwdcphila.com](http://www.iwdcphila.com)). On the home page, you'll see a link to a new page we've created that is dedicated to the HRA Program. You'll also be getting more detailed information in the mail this fall. And, you can call the Plan Office at 215-537-0900 or 800-473-5005.

## Save the Date!

**We're holding meetings to explain the Plan changes, why we're making them, what they mean for you, and what you'll need to do. Come to the meeting that is the most convenient for you. You can also review the presentation on our website. We are posting a PDF of the presentation as well as a video in case you cannot attend a meeting, prefer not to attend in person, or simply want to review it.**

Date	Time	Location
Saturday, October 31	8:00 AM	Iron Workers Local 399 26 East Fleming Pike Hammonton, NJ 08037
Saturday, October 31	1:00 PM	IBEW Local Union 313 814 West Basin Road New Castle, DE 19720
Saturday, November 7	8:00 AM	Iron Workers Local 401 11600 Norcom Road Philadelphia, PA 19154
Saturday, November 7	1:00 PM	Pavilion at Fireman's Park 2652 South Pine Grove Street Jonestown, PA 17038

## RSVP Today!

Please call the Plan Office at 215-537-0900 or 800-473-5005 to confirm your attendance at one of the meetings above. We need to monitor crowd size to keep everyone safe. You must RSVP in advance in order to attend.

## Safety Protocols

**Our goal is to keep you safe—and to follow the guidelines set by local, state and federal government agencies. In order to hold in-person meetings, we will be taking precautions to prevent the spread of COVID-19. Please read these instructions carefully and follow them.**

- Only one person per family may attend the meeting.
- If you feel sick or someone in your household is sick, stay home.
- If you have had close contact with a person who has symptoms of COVID-19 within the past 14 days, you should stay home.
- Wear a mask.
- Social distancing will be enforced.
- If you are exhibiting any symptoms of COVID-19 (symptoms can include fever or chills; cough; shortness of breath or difficulty breathing; fatigue; muscle or body aches; headache; new loss of taste or smell; sore throat; congestion or runny nose; nausea or vomiting; diarrhea), you should not attend the meeting—and you should contact a doctor immediately.