



Iron Workers District Council of Philadelphia and Vicinity Health Benefit Plan
2 International Plaza, Suite 120, Philadelphia, PA 19113
215-537-0900 or 800-473-5005 • iwdcphila.com

November 2020

Dear Retiree or Beneficiary,

As you may have heard, we are making some Plan changes for **active** participants. The enclosed Enrollment Guide explains the changes.

As a retiree or a beneficiary, you don't need to do anything. The changes explained in the guide do not affect you. You do not need to enroll for coverage. The Plan will continue providing you the benefits you currently have.

Also enclosed is a Summary of Benefits and Coverage (SBC) for Plan A, which are the benefits that you have now. Again, your benefits are not changing—they will be the same in 2021 as they are today.

The guide is being mailed to you because it is an announcement of Plan changes—a Summary of Material Modifications (SMM). Please keep it and the SBCs with your Summary Plan Description (SPD) and other important benefits documents.

For a complete description of your benefits and eligibility rules, please see the Plan documents, which control the rules concerning the benefit plan and may not be contradicted by other statements made orally or in writing.

If you have questions or want more information about your benefits or the HRA Program, please visit our website (iwdcphila.com). You can also call the Plan Office at 215-537-0900 or 800-473-5005.

Sincerely,

The Board of Trustees
Iron Workers District Council of Philadelphia and Vicinity Health Benefit Plan