



Iron Workers' Locals No. 15 and 424

Pension, Extended Benefit, Annuity and Apprentice Training Funds

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IMPORTANT NOTICE

January 2024

TO: RETIRED MEMBERS AND THEIR COVERED DEPENDENTS

The Trustees of the Iron Workers' Locals No. 15 and 424 Extended Benefit Fund (the "Fund") have issued this notice to inform you of a change to the Fund's coverage of out-of-network ambulance services. Here are the details:

Improved Coverage for Out-of-Network Ground Ambulance Services.

The Fund has also made an improvement to its coverage of ground ambulance services. We provide a short summary of the prior rules of the Extended Benefit Plan (the "Plan"), issues associated with ground ambulance services, and the change to the Plan.

Summary. The Fund provides coverage for ground ambulance services for all Covered Individuals. Previously, transportation using an *in-network* ground ambulance was covered at either 80% of cost (i.e., coinsurance) after your Deductible was met (for an individual who complies with the Fund's Health Enhancement Program or "HEP" rules) or 70% of cost after your Deductible was met (for an individual who does not comply with the Fund's HEP rules). Also, transportation using an *out-of-network* ground ambulance was at a **lower cost sharing rate**, namely at 60% of cost after your Deductible was met (for an individual who complied with the Fund's HEP rules) or 50% of cost after your Deductible was met (for an individual who did not comply with the Fund's HEP rules).


Issues associated with Ground Ambulance Services. The Trustees concluded that during an emergency situation, Covered Individuals simply have no control over whether their ground ambulance provider is in-network or out-of-network. The reality in such emergencies is that Covered Individuals almost **never** have the opportunity to choose their provider; they simply call 911 and request assistance.

The Change. On and after March 1, 2023, the Fund will cover out-of-network ground ambulance transportation for Covered Individuals in **EXACTLY** the same manner as it does for in-network ground ambulance transportation (i.e., 80% coinsurance after the deductible if HEP is met, or 70% coinsurance after the deductible if HEP is NOT met). Please be aware that other normal Fund rules related to claims processing and coverage will continue to apply.

NOTE: Because this is a retroactive change, if you utilized an out-of-network ground ambulance for transport from March 1, 2023 forward, and believe you may qualify for additional coinsurance based on the improved coverage explained above, please contact the Fund Office using the information provided at the end of this notice.



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QUESTIONS? FUND CONTACT INFORMATION

If you have any questions about this Notice or any other item contact the Fund Office by telephone at 203-238-1204 or by letter to:

Mr. Robert Hertel, Executive Director
Iron Workers' Locals No. 15 and 424 Benefit Funds
162 West St, Building 2, Suite J
Cromwell, CT 06416-4405

This Notice is intended to be a brief description of the topics described. In any situation involving Extended Benefit Fund benefits, the documents governing the Extended Benefit Fund will control. It constitutes a Summary of Material Modifications to the Extended Benefit Fund, and we are furnishing it to you in accordance with U.S. Department of Labor regulations §§2520.104b-3 and 2590.715-2715(b). Please keep this Notice with your Summary Plan Description for future reference, and contact the Fund Office directly with any other questions. Subject to applicable law, all Extended Benefit Fund benefits are subject to amendment and/or termination as the Board of Trustees, in their sole discretion, determine.

BOARDS OF TRUSTEES, IRON WORKERS' LOCALS NO. 15 AND 424 ANNUITY, EXTENDED BENEFIT AND PENSION FUNDS