IRON WORKERS LOCAL UNION NO. 207 Voluntary Employee Benefit Association Plan

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This is a notice of modifications made to the Iron Workers Local Union NO. 207 Voluntary Employee Benefit Association Plan and is being furnished to you as provided by law. This Notice should be kept with your Summary Plan Description (SPD) booklet.

Effective November 1, 2010, the definition of Dependents on page 7 of the SPD is being changed to:

Definitions of Dependents:

The term "dependents" includes only:

- (A) The Employee's spouse;
- (B) Children up to the age of 26 years;
- (C) Children after attainment of age 26 while incapable of self-support because of a disabling sickness or injury that commenced prior to age 26 provided such child was eligible for coverage as a dependent prior to attainment of age 26. Such children must otherwise meet the definition of dependent as contained in (B), must legally reside with the member and must be principally supported by the member.

To be eligible for dependent coverage, proof may be required that the dependent meets the requirements stated above.

The term dependents does not include a person who is covered under any other group insurance plan or program toward the cost of which an Employer contributes or who is covered as a member under this Plan.

Effective January 1, 2011 benefits for over-the-counter medications will be considered non-covered unless prescribed by a physician.

Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, please contact the Fund Office.

BOARD OF TRUSTEES
IRON WORKERS LOCAL UNION NO. 207
VOLUNTARY EMPLOYEE BENEFIT
ASSOCIATION PLAN