

Northwest Insulation Workers Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

June 15, 2017

**To: Northwest Insulation Workers Welfare Trust
All Active, Retiree and COBRA Participants**

Re: Summary of Material Modifications

This provides notice of material modifications to the Northwest Insulation Workers Welfare Trust's Health Plan ("Plan"). **This information is very important.** Please read it carefully and keep it with your Plan booklet.

Plan Changes

Effective June 1, 2017, the Trust will no longer accept new Domestic Partners

Effective June 1, 2017, the Plan definition of eligible dependents is amended to remove domestic partners as eligible dependents.

A domestic partnership that is acquired on or after June 1, 2017, will not be permitted to enroll in the Trust's Plan. In the event a current domestic partnership is terminated, the impacted participant will not be permitted to enroll a new domestic partner as an eligible dependent in the Plan.

This change does not affect a domestic partner who was an eligible dependent under the terms of the Plan from January 2017 through May 2017. This is not a guarantee of coverage for existing domestic partnerships. The Trust will continue to require information from existing domestic partnerships to ensure that existing domestic partnerships continue to comply with the Plan's eligibility requirements. The Trustees may review domestic partner eligibility again in the future.

This change also does not affect the eligibility of spouses or children, as defined under the terms of the Plan.

If you have any questions about this change, please contact the Administration Office at (884) 881-6789, Option 4.

**Board of Trustees
Northwest Insulation Workers Welfare Trust**