

# Northwest Insulation Workers Welfare Trust

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Administered by  
Welfare & Pension Administration Service, Inc.

February 12, 2024

**TO: All Plan Participants  
Northwest Insulation Workers Welfare Trust**

**RE: Copay Benefit Change**

***This letter is a Summary of Material Modification describing important changes to the Northwest Insulation Workers Welfare Trust's coverage, as of the dates listed below. Please read this letter carefully as it may impact your current benefit coverage.***

## **Copay Benefit Change**

Effective January 1, 2024, the Board has taken action to remove the \$30 copay for health care provider office and clinic visits.

If you have questions regarding the information outlined in this notice or benefits under the Plan, contact the Administration Office at (844) 811-6789.

Sincerely,

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