Northwest Insulation Workers Welfare Trust

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> Administered by Welfare & Pension Administration Service, Inc.

March 1, 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.

A copy of the updated Summary of Benefits and Coverage is available on the Trust's website: <u>www.nwinsulationtrust.com</u>.

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

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