



**IRON  
WORKERS'**  
Tri-State Welfare Fund

## **IMPORTANT NOTICE REGARDING A BENEFIT CHANGE IN YOUR HEALTH PLAN**

To All Participants of the Iron Workers Tri-State Welfare Fund:

As part of their commitment to providing comprehensive health care benefits for you and your dependents, the Trustees have determined that a change in the Plan's benefits is appropriate. This Important Notice provides an explanation of that change, which affects all participants. Please keep a copy of this notice with your Summary Plan Description (SPD).

### **CHANGE TO COVERED BENEFITS**

Effective April 1, 2026, the Plan will not provide benefits for expenses incurred for or related to Gene Therapy and/or Gene-Based Cell Therapy. This exclusion affects all participants and applies even if the therapy in question has received approval from the U.S. Food and Drug Administration (FDA).

"Gene Based Cell Therapy" involves removing cells from a patient, altering them using gene therapy, and then implanting the modified cells back into the patient's body.

"Gene Therapy" means a therapy that modifies a person's genes to treat or cure disease. Gene therapies can work by several mechanisms: replacing a disease-causing gene with a healthy copy of the gene, inactivating a disease-causing gene that is not functioning properly (also called "gene silencing"), or introducing a new modified gene into the body to help treat a disease.