



IRON WORKERS'

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Mid-America Pension Fund – Mid-America Supplemental Monthly Annuity (SMA) Fund



JOSEPH J. BURKE, *Administrator*
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To All Participants:

The Department of Labor has issued new regulations for administering claims and appeals for a Disability Pension. These new rules apply to claims for Disability Pensions filed on or after April 1, 2018.

If your claim for a Disability Pension is denied, or an appeal of the claim denial is denied, the Fund Office will provide you with an explanation for not following or disagreeing with the following:

- (1) The views presented by you to the Plan of the health care professionals treating you and vocational professionals who evaluated you;
- (2) The views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with an adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; and
- (3) A disability determination presented by you to the Plan made by the Social Security Administration.

In addition, you will be provided either the specific internal rules, guidelines, protocols, standards or other similar criteria of the Plan relied upon in making the adverse determination or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria of the Plan do not exist.

During the time an appeal of a claim denial for a Disability Pension is being considered, the Fund Office will provide you, free of charge, with any new or additional evidence or rationale considered, relied upon, or generated by the Plan, insurer or other person making the benefit determination in connection with the claim and you will be given a reasonable opportunity to respond prior to that date.

Finally, it should be noted that this Summary of Material Modifications only summarizes the changes required under the new regulations. You should review the Summary Plan Description if you are filing a claim for any benefits or filing an appeal of a claim denial.

If you have any questions concerning this Plan change or how it may apply to your benefit, please contact the Pension Department at the Fund Office at (708) 474-9902 or (800) 232-8029, extension 2.

Sincerely,

The Board of Trustees of the
Iron Workers Mid-America Pension Plan

This announcement serves as a Summary of Material Modifications (SMM) for the Iron Workers Mid-America Pension Plan (EIN 36-6488227/ PN 001). Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. Please keep this SMM with your Summary Plan Description (SPD) for future reference.

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"Working exclusively for Union Iron Workers and their Families"