



BENEFITSPOTLIGHT

BENEFIT FUNDS OFFICE



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A Message from the Executive Director



Happy Holidays! Wow, it's hard to believe we are already this close to the end of 2021. Tempus fugit.

Welcome to the latest edition of the IAM Benefit Funds Office Benefit Spotlight. Since the last edition, so much in the world has changed. As we all continue to work our way through the impact and challenges, personally and professionally, of COVID and political divide, I want to take a moment to recognize the staff of the Benefit Funds Office for all their hard work and dedication. When COVID rocked us in March, 2020, we had to shut down the Office and move to remote work, something for us, like many others, we were not prepared to do. It was a very difficult time for employers and participants, and for our staff. Just moving to a remote work environment was a significant challenge and this was coupled with mail delivery delays, employers offering voluntary separation packages that led to an unforeseen spike in pension applications, participant increasing draws on 401k benefits due to hardships and temporary changes to laws and regulations, and concerns about healthcare coverage during the pandemic. During these trying times, the Office staff worked tirelessly to make sure we met the needs of the plan participants. It wasn't always pretty, and at times it was very challenging, but with this tremendous team, we made it through. We appreciate everyone's patience during this trying time. Like so many workers across our great country, and the world, we spend the best part of our time dealing with problem matters and thank you is often in short supply, but it certainly makes us feel appreciated. If you have a chance to talk to a Benefit Fund Office employee, I ask that you consider thanking them for the services that generally go unnoticed. I know that we all thank you, the plan participants, for your service. Without you, there is no Benefit Fund Office.

In 2021, we also experienced some Trustee turnover, including the retirement of Pension and 401k Co-Chairman, Henry Eickelberg; Pension, 401k, and Benefit Trust Fund Co-Chairman James Conigliaro; and Pension Employer Trustee David Leib. As a result of their departure, we have welcomed new Employer Trustees, Jonathan Mason, from Bath Iron Works and Kelvin Jones, from United Airlines, to the National Pension Fund Board, and Jade Bader, from EQ Depot to the 401k Fund Board. Check out the profiles of our new Trustees in this edition. Additionally, current 401(k) and Benefit Trust Fund Trustee, Dora Cervantes, IAMAW General Secretary Treasurer was appointed to the National Pension Fund Board.

On the benefits front, 2021 saw the addition of coverage for autism treatment added to the Benefit Trust Fund and continued cost sharing waivers for COVID testing and office visits. Cost share waiver for COVID treatment was in place through the end of October 2021, which was beyond any mandated requirements. We also made significant improvements to the on-line pension application process and now 60% of all pension applications are coming in on-line, which helps to speed up processing times. This system will be improved further when the new Benefit Administration System is up and running. Speaking of that, we are drawing ever closer to the "go-live" date for the Pension and 401k Funds new Benefit Administration System, after delays due in part to COVID, the new date is March 1, 2022. The Benefit Trust Fund system change is still in progress with an anticipated go-live date in mid-2022. These improved systems will impact not only productivity and efficiency, but also provide additional system tools for participants. Plan participants will begin to receive communications on the changes in early-2022.

In this issue, you'll also find important articles on topics such as how to apply for your pension if you are looking to retire before the end of 2021, a change to the Benefit Funds Office Zip PLUS Four code, the process of changing your address with the Funds, important compliance mailings, and Frequently Asked Questions from the National Pension Fund Customer Service Team.

Again, we thank you for your participation in the IAM National Benefit Funds and hope you find the Benefits Spotlight and our website helpful. On behalf of the Board of Trustees, the Benefit Funds office staff, and myself, we wish you a safe and enjoyable holiday season.

RYK TIERNEY, CEBS
EXECUTIVE DIRECTOR
IAM NATIONAL BENEFIT FUNDS

FUND
FACT

Over **\$19B**
in pension
benefits

have been paid
to participants
since the Fund
started in 1960.

Introduction of New Trustees



Jade Bader

In July 2021 **JADE BADER** joined the Board of Trustees as an Employer Trustee for the IAM National 401(K) Fund.

Jade is a former Army Officer who served two tours in Iraq and was awarded with the Bronze Star. After serving in the military, he spent 15 years in the manufacturing and sales industry before becoming the General Manager of Equipment Depot's Chicago operations. Equipment Depot is America's largest independently operated material handling service, sales, and rental source. His operation includes members of both the IAMAW Mechanics Union Local 701 as well as Teamsters Local 705.

Jade earned his bachelor's degree in Physics from Western Illinois University and a master's degree in Organizational Leadership from Gonzaga. He also is a certified Project Management Professional.

Jade has two daughters who keep him busy with local orchestras and travel softball.



Jonathan Mason

JONATHAN (JON) MASON became an Employer Trustee of the IAM National Pension Fund in August 2021.

As Vice President of Human Resources at General Dynamics Bath Iron Works (BIW), Jon is responsible for the oversight and strategic leadership of all Human Resources operations on behalf of BIW's over 7,000 employees. Prior to his current role, Jon served as Director of Human Resources at BIW for 6 years and spent 10 years in various Finance roles at BIW and at General Dynamics' Corporate Headquarters.

Jon proudly serves on the Board of Directors for Jobs for Maine's Graduates as a Board Member and Governance Committee.

In 2015, he was honored with a Gubernatorial Appointment to the Board of Directors of the Maine State Workforce Board.

Jon earned his bachelor's degree in Financial Economics from the University of Maine and his MBA from Boston University.



Kelvin Jones

KELVIN JONES became an Employer Trustee of the IAM National Pension Fund in September 2021.

Kelvin Jones serves as the Director of Retirement Plans for United Airlines. Prior to that, Kelvin managed the retirement programs for the University of Chicago where he was responsible for six retirement plans with over eight billion in retirement assets covering over 25,000 faculty, staff, and executives. He has also served in various leadership and consulting roles with some of the largest administrators of retirement plans in the United States over the last twenty years.

Kelvin is a 2011 graduate of The John Marshall Law School and holds a Master of Science in Employee Benefits.

COMPLIANCE MAILINGS

The following 2021 Regulatory Notices and Compliance Mailings have been sent out from the IAM Benefit Funds Office.

NOTE: The IAM National Pension Fund will be referred to as NPF, and the National IAM Benefit Trust Fund will be referred to as BTF.

- › 2021 401(k) Qualified Default Investment Alternative/ Automatic Contribution Arrangement/2020 Fee Disclosure
- › 2021 Annual Statements
- › 2021 Annual Funding Notice
- › 2021 Notice of PPA Status
- › 2021 Summary Plan Description Dental Plan, Vision Plan, and Short-Term Disability Income Coverage
- › 2021 BTF Summary of Material Modifications (Plans A/A+-C)
- › 2021 BTF Summary Plan Description Medical Plan D2
- › 2021 NPF and 401(k) Social Security Administration Letters
- › 2021 BTF WHCRA, NCC and MER
- › 2021 104(d) Notice/ Multiemployer Summary Report



If you did not receive a specific compliance mailing, please contact the appropriate IAM National Pension Fund/401(k) Plan Customer Service at 1-800-424-9608 or the National IAM Benefit Trust Fund Customer Service at 1-800-457-3481.

V3 Benefit Administration System Update

NEW BENEFIT ADMINISTRATION SYSTEM "GO-LIVE" DELAYED UNTIL 2022



The IAM National Pension Fund and IAM National 401(k) Fund have been working on the installation of a new Benefit Administration System known as V3 with a projected "go-live" date of August 1, 2021. However, due to programming complications on this very complex system and the anticipated high volume in pension applications in the latter

part of 2021, the "go-live" date has been pushed back to March 1, 2022. Stay tuned for more V3 news and updates as we move closer to our "go-live" date!

Additionally, the National IAM Benefit Trust Fund (BTF) is currently in the process of implementing the V3 system as well, but under a different timeline. However, the change in the "go-live" date for the Pension and 401k Funds also impacts the BTF installation. As a result, the BTF V3 system "go-live" date has been moved to mid-2022. Stay tuned for more V3 news and updates from the Benefit Trust Fund as we move closer to our "go-live" date!



ZIP CODE CHANGE NOTIFICATION

Our zip PLUS FOUR code has changed!

The U.S. Postal Service has notified the IAM National Benefit Funds Office that our zip PLUS FOUR code has changed from 20003-3799 to **20003-4595** effective August 1st, 2021. Moving forward, please send all mail to 99 M Street SE, Suite 600, Washington, DC 20003-4595.

Please note that mail addressed to the old zip PLUS FOUR code should still be delivered to the Benefit Fund Office, but we encourage you to use the new code for quicker delivery.

CYBERSECURITY TIPS



When accessing your online retirement account(s), it is important to make sure you protect yourself from the risk of fraud.

DID YOU KNOW?!

2x

Identity theft reports doubled in the year 2020 from 2019

2.18M

There were 2.18 million reports of online fraud and scams in 2020

\$635

The median online fraud loss was \$635 for victims aged 70 to 79 in 2020

Click **HERE** for online security tips from the Employee Benefits Security Administration's 2021 Cybersecurity program for retirement plans!

Skiba, K. (2021, February 5). Pandemic Proves to Be Fertile Ground for Identity Thieves. AARP. <https://www.aarp.org/money/scams-fraud/info-2021/ftc-fraud-report-identity-theft-pandemic.html>

➤ Working in December 2021 and retiring under the Preferred Schedule? Here's What You Need to Know



If you are covered under the Preferred Schedule of the Rehabilitation Plan, plan on retiring in 2021, and desire to work into December 2021, please note the following:

1. You may submit your application today.
2. With an expected high volume of pension applications in 2021, we encourage you to submit your completed application, with all required documents, as soon as possible.
3. You can request a hard copy pension application be mailed to you by contacting our Customer Service Department via phone at 1-800-424-9608, or you can complete your pension application on-line at <https://ipass.iamnspf.org>.
4. Your completed Pension Application must be **received** by the Fund **no later than December 30, 2021**. **NOTE:** The postmark date does not qualify! The last mail pickup for the Benefit Funds Office on December 30, 2021, will be at 11:30 AM EST. The last acceptance time for on-line applications will be 11:59 PM EST.

➤ Top 3 FAQs Posed to Customer Service



Q: HOW MUCH WILL MY PENSION BE?

1. Each year all plan participants receive an Annual Benefit Statement which provides an estimated benefit at Normal Retirement Age (65).
2. You can also request an estimate of your pension benefit.
 - › Using the secure IPASS system found on the Benefit Funds Office website: www.iambfo.org
 - For an existing user, you can generate an online estimate through our **IPASS** system. For all new users, click **HERE** to sign up for an IPASS account. Our IPASS system allows you to generate estimates and access your pension account information.
 - › By submitting a written request for an estimate:
 - You can also ask the Benefit Funds Office to generate an estimate for you. Simply click **HERE** to access the Request For Application or Estimate form. Once completed, you can submit your estimate request to the Benefit Funds Office by emailing your form to contact@iamnspf.org, or by mailing it to the Benefit Funds Office at the address noted below. An estimate will be mailed to you within 30 days of receiving the correspondence.

IAM National Pension Fund, 99 M St SE, Suite 600, Washington, DC 20003

3. When you are ready to retire, within the pension application process, you will receive your monthly benefit payout amount and payment options.
 - › When approaching retirement age, you can apply online through **IPASS** or you can request a paper application by calling the Benefit Funds Office at 1-800-424-9608 (Monday – Friday, 9:00am – 7:00pm) and speak to a Customer Service Representative. Once you complete the initial application and provide all supporting documents, you will receive a Benefit Election Form. This form will include your monthly benefit payout and the payment options available.

Q: IS THERE ANYTHING MISSING FROM MY APPLICATION?



- › To ensure that you've proactively submitted all the required documents with your application, we recommend that you:
 1. Review the Application Checklist on the first page of the application. The checklist can also be found **HERE** on our website or on Page 10 of the Online Pension Application within **IPASS**.
 2. Make sure that all the required documentation for a completed application is mailed in with your paper application or attached to your electronic submission through **IPASS**.

NOTE: Failure to supply all the required documentation with your application will result in processing delays.
 - 3. Ensure that your address on file is current and monitor the mail you receive from the Benefit Funds Office. An acknowledgement letter letting you know if your application is complete or if anything is missing will be sent to your address on file within 3 -5 business days via U.S. Mail.
- › If you need to submit any supporting documents **separate** from your Online Pension Application, we suggest that you send them by email to **contact@iamnpf.org**, by fax to 202-471-2547, or by mailing **copies** of the documents, not originals, to the Benefit Funds Office at the address noted below. However, please be aware of the possible delays or issues that may arise when using a postal service.

IAM National Pension Fund
99 M St SE, Suite 600
Washington, DC 20003

Q: WHAT IS THE STATUS OF MY PENSION APPLICATION?

1. To check the status of your application, you can email us at **contact@iamnpf.org** or call us at 1-800-424-9608.
 - › Most status inquiries occur within the first 90 days of applying. During this time, we are reviewing the forms submitted, as well as verifying employment status and income. Please be patient during this process. Once the review process is complete, participants will receive a Benefits Election Form, sent via U.S. Mail, which will contain the monthly benefit payout and the payment options available. Upon receipt of the completed Benefits Election Form, participants will be sent an Award Letter via U.S. Mail. However, in the event that the Benefit Election Form is incomplete, i.e., unsigned, inappropriate elections are made, or if additional documents are needed, a follow-up letter will be mailed to the participant noting any corrections or additional information needed to complete the Benefit Election Form.
 - › Our best advice is for you to ensure that you've proactively submitted all the required documents with your application, and you've followed all the recommended steps noted above.
 - › Please be sure to provide any updates to your contact information as the Benefit Funds Office will send a letter advising you of the next steps in the process. Click **HERE** to find out more on how to update your contact and other personal information.



Change of Address Requirements for Participants and Benefit Recipients

A change of address is a milestone that many do not know needs to be updated with the Benefit Funds Office. Keeping your address current in our system will inform us of where we can send important correspondence such as, but not limited to, your Annual Benefit Statement and the Annual Funding Notice.

HERE IS HOW YOU CAN CHANGE YOUR ADDRESS WITH THE IAM NATIONAL PENSION FUND:

If you are actively working for a contributing employer: Make sure to contact your employer to notify them of the change. About 30 days after notifying your employer, call the Customer Service Department at the Benefit Funds Office Monday through Friday, 9:00 am to 7:00 pm Eastern Time: 1-800-424-9608. We can validate if your new address has been received from your employer and updated in our system.

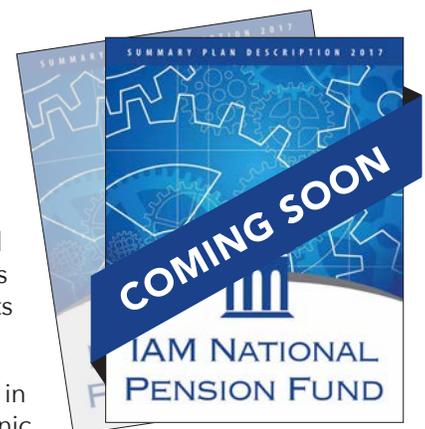
If you are no longer working for a contributing employer: Those no longer employed by a contributing employer can call the Customer Service Department at the Benefit Funds Office Monday through Friday, 9:00 am to 7:00 pm Eastern Time: 1-800-424-9608, or you can also update your address through your **IPASS** account online at www.iambfo.org.

If you are actively receiving your pension benefits from the Fund (Benefit Recipient): You may change your address by sending a signed written notification to the Fund Office by postal service, fax, or scanned attachment through email. Benefit recipients who call into the Customer Service Department at the Benefit Funds Office will still be required to provide written confirmation of the change request with signature.

Stay Tuned for the New Summary Plan Description

The IAM Benefit Fund Office is currently in the process of rewriting the Summary Plan Description (SPD) for the IAM National Pension Plan. SPDs are legally required documents which outline and explain the most relevant plan provisions for participants in easily understandable language. SPDs are updated and mailed to participants every five years.

The new SPD will include all updates and changes that have been made to the plan in the last five years, so check your mailbox in early 2022! We will also post the electronic version on our website.





➤ *Beneficiary Designation and Survivor Benefit Steps*

HOW TO DESIGNATE YOUR BENEFICIARY

The designation of your beneficiary(ies) during the pension application process or as a pensioner is an important part in ensuring applicable benefit coverage in the event of your passing. When designating or changing your beneficiary(ies) it is important to remember:

- ✓ Your beneficiary must be a person; you **cannot** designate your estate as a beneficiary.
- ✓ If you **are not receiving a pension benefit** from the IAM National Pension Fund (the “Fund”) and want to update your beneficiary(ies):
 - › You may update it online via your **IPASS** account or by completing the **Beneficiary Designation Form (PDF)** and returning to the Benefit Funds Office.
- ✓ If you **are receiving a pension benefit** from the IAM National Pension Fund:
 - › If you were married at the time you began receiving your benefit payment and want to change your beneficiary(ies), you may only do so by completing and returning the **Change/Election of Designation Beneficiary Form (PDF)** to the Benefit Funds Office. Your spouse must provide signature and have it notarized in order to make beneficiary change(s).
 - › If you are not married, you can update your beneficiary(ies) online via your IPASS account or complete and return the Change/Election of Designation Beneficiary Form (PDF) to the Benefit Funds Office.

A Beneficiary Designation Form (PDF) can be obtained by clicking [HERE](#).

A Change/Election of Designation Beneficiary Form (PDF) for those receiving a benefit can be obtained by clicking [HERE](#). Alternatively, you may request a form by email, contact@iamnpf.org, or by calling the Benefit Funds Office at 800-424-9608.

The form can be returned to the Fund by emailing contact@iamnpf.org, or by mailing to:

IAM National Pension Fund
Attn: **PENSION DEPARTMENT**
99 M ST SE STE 600
Washington, DC 20003

OVERVIEW OF SURVIVOR BENEFIT STEPS

The IAM Benefit Funds Office understands that the passing of a loved one is a difficult time and stands ready to assist you. Contact Customer Service at 800-424-9608 to report the passing of a Fund participant, retiree, or a beneficiary receiving a benefit. Upon notification, we will take the following steps to determine the appropriate beneficiary(ies) and award applicable survivor benefits.

PRE AND POST RETIREMENT SURVIVOR BENEFITS

Pre-Retirement Benefit (For a participant was not receiving an IAMNPF pension benefit at the time of their passing)

- ✓ If you are the spouse, the beneficiary and/or next of kin, contact the Benefit Funds Office to request a Pre-Retirement Death Benefit Application.



- ✓ Please provide a **copy** of the participant's death certificate with your application.
- ✓ The Benefit Funds office may request additional documents, such as a copy of the marriage certificate, divorce decree and settlement or birth certificates, with your application. Please note, we cannot begin processing the application until the requested documents are received.

Post-Retirement (Benefit Recipient was receiving an IAMNPF pension benefit at the time of their passing)

- ✓ A letter will be mailed to the family or to the person that reports the participant's death.
- ✓ Please provide the Benefit Funds Office with a **copy** of the participant's death certificate.
- ✓ Pension benefit payments received after the participant's date of death must be returned to the Fund.
- ✓ The spouse or designated beneficiary(ies) will receive notification of the beneficiary entitlement, if applicable, and next steps. The next steps may include a request for additional documents such as a Signature Form, W-4P Form, and Direct Deposit Form (documents will be mailed). The Benefit Funds Office cannot begin processing the application until the requested documents are received.
- ✓ If the participant did not designate a beneficiary or the designated beneficiary predeceased the participant, the Benefit Funds Office will determine if there are benefit payments due to a beneficiary. If benefit payments are due, the Benefit Funds Office will make a request for additional documents such as a death certificate, Affidavit of Preference Form (list of next of kin), Proof of Relationship to the participant and Divorce Decree (if applicable). The Benefit Funds Office cannot begin processing the application until the requested documents are received.

ADDITIONAL SURVIVOR BENEFIT NOTES

- ✓ Only a legible copy of the death certificate should be submitted to the Fund. **DO NOT** send the original. Original death certificates will not be returned to you by the Benefit Funds Office.
- ✓ A copy of the death certificate may be mailed to the address indicated below, emailed to contact@iamnfpf.org, or faxed to 202-471-2547.
- ✓ All payments received after the participant's date of passing must be returned to the Benefit Funds Office. The Benefit Funds Office does not accept wire transfers, ACH or credits cards as a reimbursement of payment. Please return pension checks or submit a reimbursement check for any payments received after the participant's date of passing made payable to the "IAM National Pension Fund" and mail it to:

IAM National Pension Fund
Attn: **ACCOUNTING DEPARTMENT**
99 M ST SE STE 600
Washington, DC 20003

➤ *Autism is Now a Covered Benefit*

COACHING AND SUPPORT FOR AUTISM

If you or a loved one has been diagnosed with an autism spectrum disorder (ASD), you're not alone. With the **Cigna Coaching and Support for Autism** program, you have access to a dedicated team of licensed mental health professionals with extensive expertise. They'll provide confidential, one-on-one support to:

- › Help you understand the ASD diagnosis.
- › Explain treatment choices covered under your benefits plan.
- › Help coordinate care between your behavioral and health care providers
- › Help you find a qualified provider in your plan's Cigna network.
- › Help you find local and state support, including early intervention programs in your area.
- › Help explain and review medical necessity guidelines for intensive treatment, such as Applied Behavioral Analysis (ABA) or a higher level of care.
- › Provide information about local resources, such as support groups and respite programs.
- › Guide you to a variety of resources and tools on Cigna.com and other sites.
- › Offer referrals to other Cigna programs available through your plan, such as the Lifestyle Management Program for Stress Management.
- › Provide ongoing coaching and support for all of your concerns.



To learn more

1. Call the number on the back of your Cigna ID card or contact Cigna at **800.274.7603**. At the prompt, choose "Behavioral Health."
2. Identify yourself as a customer who needs mental health information.
3. Ask to speak with an Autism Case Manager. They'll follow up within two business days.



**Autism affects
1 in 54 children.***

SIGN UP FOR FREE SEMINARS ON AUTISM.

Caring for a child with autism can be a challenge. Each activity needs a unique set of skills and understanding.

We understand, and we're here to help – starting with education. Cigna hosts monthly seminars to help you learn more about autism. They offer expert information on common issues, coping techniques and caregiver support.

It's free and confidential. Each seminar focuses on a different topic. New seminars are featured every month and each is presented by an industry expert.

LEARN MORE TODAY.

Sign up for our Autism Awareness series at Cigna.com/autism.

*Centers for Disease Control and Prevention, Data & Statistics on Autism Spectrum Disorder, September 2020; <https://www.cdc.gov/ncbddd/autism/data.html>.



COVID-19 Vaccines Update

WHAT VACCINES ARE CURRENTLY AVAILABLE IN THE UNITED STATES?

The United States currently has authorized and recommended three vaccines to prevent COVID-19:

- › Pfizer-BioNTech
- › Moderna
- › Johnson & Johnson/Janssen

WHAT IS THE DIFFERENCE BETWEEN THE VARIOUS VACCINES; SHOULD I CHOOSE ONE OVER THE OTHER?

All vaccines currently available fall into three categories: mRNA, viral vector or whole virus. Pfizer-BioNTech and Moderna use mRNA technology. Johnson & Johnson, Oxford-AstraZeneca and Sputnik V are viral vector vaccines. Bharat Biotech, Sinovac and Sinopharm vaccines are whole virus vaccines. Regardless of which vaccine you receive, it is important to remember that they are all effective.

WHO IS ELIGIBLE TO RECEIVE THE VACCINE IN THE U.S.?

While the vaccines are currently only approved for those age 18 and older (with the exception of Pfizer-BioNTech, which is approved for those age 12 and older), there are ongoing trials that are aimed at making vaccines available to pediatric patients as young as 6 months in the near future.

HOW IMPORTANT IS IT FOR THOSE NOT CONSIDERED HIGH-RISK (YOUNG AND HEALTHY) TO RECEIVE THE VACCINE?

It is incredibly important for everyone who is eligible to receive a vaccine when it is their turn to get vaccinated. Until there is a large enough portion of the population vaccinated, COVID-19 will continue to spread and variants of the virus will be able to develop.

WHAT IS CIGNA'S ADVICE FOR THOSE WHO MAY BE EXPERIENCING VACCINE HESITANCY?

While it is always best to discuss any concerns you may have with a qualified health care provider, we are sharing a few facts that may help you to make an informed decision:

- › The available **vaccines are proven to be safe and effective**

against preventing most severe cases and serious symptoms of COVID-19.

- › Although developed in record time, these **vaccines have gone through the same rigorous process as every other vaccine, meeting all safety standards.** Some factors that accelerated approval were funding, prioritization, and high volume of available clinical trial participants. For example, recruiting clinical trial participants can take a long time but this was done quickly with trials for COVID-19 vaccines.
- › **Clinical trials on the vaccines in use were completed through the usual process.** No steps were skipped.
- › **Most severe reactions are extremely rare** and can often be treated. Out of an abundance of safety, patients are asked to stay 15 to 30 minutes after getting a vaccine in order to be observed and in the rare case it is needed, provided treatment. Those who experience uncomfortable symptoms within three weeks after vaccination, should contact their health care provider.
- › We encourage you to talk with your health care provider if you have concerns about the vaccines.

WHAT RECOMMENDATIONS EXIST FOR THOSE INDIVIDUALS WHO ARE FULLY VACCINATED?

Vaccination offers protection from severe COVID-19 illness; however, it does not guarantee individuals will not be infected or become re-infected with the virus. It also does not guarantee that one cannot spread the virus to an unprotected person.

Individuals should continue to utilize appropriate measures to reduce the risk of exposure to COVID-19 including proper fitting facemasks, social distancing, frequent hand washing and avoiding large crowds, as these are known to increase the risk of spreading COVID-19.

While it may be safe to limit the use of masks in small gatherings with other vaccinated individuals, personal protection is still a critical means of reducing the spread of COVID-19, since one cannot be certain if another individual has been exposed. As the situation continues to evolve, individuals can check CDC for most up-to-date recommendations.

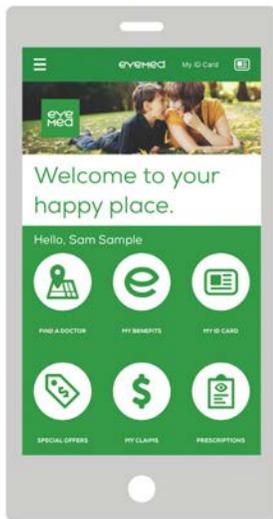
Individuals are encouraged to follow the guidance of their local health department.

EyeMed Updates

On the go? Now your benefits are, too.

NEW LOOK. FRESH FEATURES. SAME GREAT BENEFITS. WHENEVER YOU NEED THEM.

Our revamped EyeMed Mobile App brings you fresh new features to help you get the most from your EyeMed experience – anytime, anywhere.



The features you love plus new features to explore

- See benefits and eligibility at-a-glance
- Track your claims
- Grab special offers to help you save more
- Find an in-network eye doctor with the Provider Locator
- View your ID card at-a-shake
- Set upcoming exam and contact lens replacement reminders
- Get answers to your FAQs
- Access interactive vision guides to help you see and live your best
- Use Facial recognition, Touch ID and Apple Wallet for Apple users

Feeling free is so you

YOUR STYLE. YOUR PERSONALITY. YOUR CHOICE OF FRAMES

You have a style all your own. Now you can get the frames to match – with a special offer from Target Optical®. For \$0 out-of-pocket expense get any available frame, any brand – no matter the original retail price point. You're free to choose any frame in the store at no additional cost to you.

For example, if you purchase a pair of frames that retails for \$180, your out-of-pocket cost is still \$0 – even if you have a \$130 frame allowance. That's up to a \$50 value! Plus, you get extra savings on lenses through your EyeMed vision benefits to complete your look.



Any frame, any price for \$0 out-of-pocket

at Target Optical®
PLUS ENJOY SAVINGS ON LENSES

HOW TO REDEEM

Take this flyer to any Target Optical®. They'll handle the rest. OFFER CODE: 755288



New offers for 2021

More offers are added all year, so check before you go

contactsdirect

Save 10%

on contact lenses with code EYEMED2021*

Expires: 12/31/2021

[Get details](#)

OPTICAL

Extra \$25 off

at Target Optical® in addition to your EyeMed benefits**

Expires: 12/31/2021

[Get details](#)

LENSCRAFTERS

Extra \$50 off

at LensCrafters® in addition to your EyeMed benefits***

Expires: 12/31/2021

[Get details](#)

SPECIAL CONTACTS OFFER FOR EYEMED MEMBERS

Extra \$20 off contacts and free shipping at ContactsDirect

01

Register at [ContactsDirect.com](#) using your EyeMed member information

02

Log in when shopping for contacts

03

We'll apply your savings automatically and take another \$20 off



UNLOCK YOUR OFFERS IN MINUTES

1 Visit [eyemed.com](#) or the EyeMed App

2 Register and sign in

3 Select Special Offers and shop the savings

Delta Dental Updates

 DELTA DENTAL

6 Reasons to Get a Dental Cleaning



1 Prevent cavities. Cleanings remove plaque, a sticky bacterial film that builds up on your teeth. This acidic substance can eat away at your enamel, eventually causing tooth decay.

2 Stop tooth loss. Plaque can irritate your gums, making them pull away. When your gums are unhealthy, your teeth can become loose and fall out.

3 Brighten your smile. Drinking coffee, tea and wine or using tobacco can stain your teeth. A dental cleaning can remove built-up stains and leave you with freshly polished teeth. The result? A whiter, brighter smile!

4 Freshen your breath. Good oral hygiene is the best way to prevent persistent bad breath. Even if you brush and floss regularly, getting a cleaning is a great way to keep your mouth healthy and odor-free.

5 Boost your overall health. Regular dental cleanings may help lower your risk for some diseases, like heart disease and stroke.¹

6 Save money. Under most plans, cleanings and exams are available at low or no cost. And by catching and treating problems before they worsen, you'll save money down the road.



Visit mysmileway.com — a one-stop-shop for oral health-related tools and tips, including interactive quizzes, a risk assessment tool and a subscription to *Grin!*, our free oral wellness e-magazine.



➤ Access Your John Hancock Statements Online




Access your John Hancock statements online!

Great news! You now have the option to receive your IAM National 401(k) Plan statements electronically, instead of a paper mailing.

Why online statement delivery?

Online statements provide a fast, secure, and convenient way to review your quarterly statements from John Hancock.

- **Fast**—Receive email notifications as soon as your statements are ready to be viewed online.
- **Secure**—Only you can access your statements through our secure website, myplan.johnhancock.com.
- **Convenient**—Access up to 24 months of historical statements, including detailed transaction activity history.

Sign up with these simple steps

Log on to myplan.johnhancock.com and:

- 1 Select **"My profile, beneficiaries, & settings"** from the **"Quicklinks"** menu.
- 2 Select the **"Delivery settings"** tab from this page.
- 3 Select the **"Online"** radio button to choose online statement delivery. You can change your delivery preference at any time.
- 4 Select the **"Login & personal info"** tab, and ensure your email address is up to date.

You're all set! For future statements, you'll receive an email notification when your quarterly statement is available online.

Visit myplan.johnhancock.com to get your online statements!





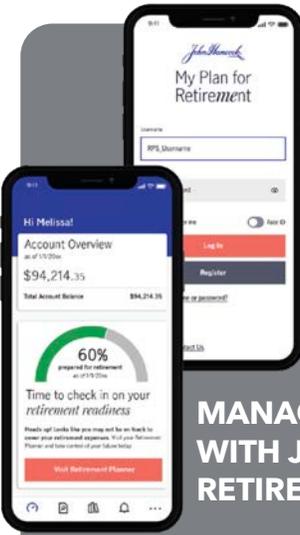
First visit to the website?

Go to myplan.johnhancock.com and click **"Register now"** to set up your online profile.

Include your email address and mobile phone number to stay informed about important plan and security updates, as well as transaction activity.

Questions?

Contact a John Hancock representative at 833-38-UNION (or 833-388-6466). Representatives are available from 8:00 A.M. to 10:00 P.M., Eastern time, on New York Stock Exchange business days.



New Mobile App

MANAGE YOUR ACCOUNT WITH JOHN HANCOCK'S RETIREMENT APP.

To download the John Hancock Retirement App, go to the Google Play Store or the Apple App Store and search for John Hancock Retirement. You can also scan the corresponding QR code below with your phone.



For Android



For IOS



Download John Hancock's retirement app today.

Sign up with these simple steps

Log on to myplan.johnhancock.com and:

- 1 Select **"My profile, beneficiaries, & settings"** from the **"Quicklinks"** menu.
- 2 Select the **"Delivery settings"** tab from this page.
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You're all set! For future statements, you'll receive an email notification when your quarterly statement is available online.

Visit myplan.johnhancock.com to get your online statements!



➤ *Heads-up on New Summary Plan Description Coming Out at the End of the Year*

The IAM National 401(k) Fund Board of Trustees recently approved the Restated Plan Document, and the Benefit Funds Office is currently in the process of rewriting the Summary Plan Description (SPD). SPDs are legally required documents which summarize the most relevant plan provisions for participants in understandable language.

The new SPD will include all updates and changes that have been made to the Plan in the last five years. Anticipated mailing of the new SPD is January 2022. We will also post the electronic version on our website.



➤ *FAQS to Help Participants*

1. HOW DO I MAKE, OR CHANGE, MY DEFERRAL ELECTION INTO THE IAM NATIONAL 401(K) PLAN?

Active plan participants can make or change their deferral election, as well as their investment portfolio, at any time. To do so, contact John Hancock, the Fund's Recordkeeper, at 833-388-6466 or online at myplan.johnhancock.com. **Notifying your employer or the union of your request does not constitute an official change. You must make any changes through John Hancock and they, through the Benefit Funds Office, will notify your employer of the change.**

The IAM National 401(k) Plan offers both pre- and post-tax contribution options. If you are a non-highly compensated employee, you may make deferrals as a whole percentage of your pay, up to 50%. The 2022 IRS limits for pre-tax contributions are \$20,500, and an additional \$6,500 in "catch up" contributions if you are over age 50.

2. CAN I TAKE A LOAN OUT OF MY 401(k)?

Yes, the IAM National 401(k) Plan offers a loan program. To find out if you are eligible for a 401(k) loan, contact John Hancock, the Fund's Recordkeeper, at 833-388-6466 or online at myplan.johnhancock.com. Please note that loan repayments remain due even if you terminate from your employer (and therefore your repayments cannot be deducted directly from your paycheck). In that case, you will need to make the repayments yourself via check, money order or ACH. If you default on your loan, you may not take out another loan for five years and you will receive a Form 1099 at the end of the year on the taxable amount.

3. I WAS RECENTLY TERMINATED FROM MY EMPLOYER. I WOULD LIKE TO TAKE A DISTRIBUTION OUT OF MY 401(K), BUT JOHN HANCOCK IS TELLING ME THIS IS NOT ALLOWABLE. WHY?

When this occurs, it is usually because you are still listed as an active employee in our system, which means you would be unable to take a distribution. Your employer must contact the BFO to verify that you have been terminated. Once this change has been made, you may take your distribution.



SOCIAL MEDIA SURVEY



The Benefit Funds Office would like to get to know you better, so we are conducting a short online survey.



What article was the most helpful to you?

- Change of Address requirements
- Beneficiary Designation and Survivor Benefit Steps
- Autism Coverage
- COVID-19 update
- EyeMed update
- Dental Dental update
- John Hancock statements online
- John Hancock App
- Other



What articles or topics would you like to read about in future newsletters?



Do you use social media for educational knowledge?



What social media platforms do you use?

- Twitter
- Facebook
- YouTube
- Instagram
- Other

Fill out the survey online by clicking [HERE](#).