

**Summary of Material Modifications
Midwest Operating Engineers Retiree Welfare Plan (RWP)**

February 1, 2017

TO: All Eligible Retired Members

This Summary of Material Modifications (SMM) advises you of changes to the information contained in your Midwest Operating Engineers Retiree Welfare Plan Summary Plan Description (SPD). Please read this notice, keep it with your SPD, and if you have questions, contact the Fund Office.

The following changes will be effective April 1, 2017:

Prescription Drug Program Changes

The Prescription Drug Program will change from a two-tier copay structure, which includes generic and preferred brand medications, to a four-tier structure by adding non-preferred brand and specialty medications. The prescription drug copays will change as follows:

Tier	Retail* Copay (30-Day Supply)	Maintenance Choice** Copay (90-Day Supply)
Generic	\$5	\$15
Preferred Brand	\$10	\$30
Non-Preferred Brand	\$25	\$45
Specialty***	\$100	N/A

* Maximum of up to two 30-day fills (excluding specialty drugs) before a member is required to obtain a 90-day supply.

** Must be purchased at CVS or Target retail pharmacy stores or through the Caremark Mail Service Pharmacy only.

*** Applies to all new users of specialty medications or existing users who are prescribed a different specialty medication starting on or after April 1, 2017.

Most MinuteClinic™ Services Available Free of Charge

We are pleased to announce that the Plan will provide 100% coverage for most services provided by MinuteClinics in CVS or Target retail stores. MinuteClinics can be used as an alternative to a physician's office visit for treatment of certain non-emergency/unscheduled illnesses or injuries. These services are similar to those offered by the Operators' Health Center. The goal is for you to use the Operators' Health Center (OHC) as your patient-centered medical home with a MinuteClinic as another means for after-hours care to avoid emergency room visits. Please note, cash payment will be required for certain services. For a current list of covered and cash-pay services, visit www.moefunds.com. These services are subject to change.

If you have any questions about these changes, please contact the Fund Office at 708.482.7300.

The Board of Trustees

The Midwest Operating Engineers Retiree Welfare Plan

This announcement, which serves as a Summary of Material Modifications, contains only highlights of recent changes to the Midwest Operating Retiree Welfare Plan. 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. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.