

Summary of Material Modifications
Midwest Operating Engineers Welfare Fund (the Fund)

December 2, 2015

TO: All Eligible Members

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

The following improvements will be made to the Fund:

The Plan Year is changing from January 1 through December 31 to April 1 through March 31. The Fund is making this change to give hourly members eligible for the new MOE Health Plan Marketplace additional time to choose the medical plan option that best meets their needs. Monthly eligible members will join the MOE Health Plan Marketplace at a later date.

This change means there will be a short three-month Plan Year from January 1 through March 31, 2016. Also, these benefit amounts and maximums will be adjusted to account for the three-month Plan Year:

- ***Benefit accumulators:*** will be extended; this means that if you meet your 2015 deductible or out-of-pocket limit, they will already have been met for any expenses you incur during the three-month Plan Year.
- ***Family supplemental benefit:*** \$375
- ***Chiropractic maximum:*** six treatments
- ***Acupuncture maximum:*** three treatments
- ***Outpatient speech therapy visit maximum:*** seven visits
- ***Dental benefit maximum:*** \$250

The new Plan Year will begin on April 1, 2016 for both hourly and monthly members. At that point, monthly members will continue in their current benefit plans, and hourly members will be enrolled in the MOE Health Plan Marketplace option they will choose during open enrollment. Deductibles and out-of-pocket maximums will start accumulating again for the new Plan Year. Also, starting April 1, 2016, new limits will begin for the benefits listed above in accordance with either the current benefit plans (applicable to monthly members) or the MOE Health Plan Marketplace option selected (applicable to hourly members).

The Plan currently limits coverage for surgery related to obesity to one surgery per lifetime. Effective November 16, 2015, the Plan will cover a second surgery related to obesity in a person's lifetime if the Case Manager deems the second surgery to be Medically Necessary, and subject to the Plan's Reasonable and Customary Charge rules.

If you have questions about this change, contact the Fund Office at (708) 579-6600.

The Board of Trustees

The Midwest Operating Engineers Welfare Fund