

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

December 2, 2015

**TO: All Eligible Retired 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 RWP:

Effective January 1, 2016, the maximum annual limit will be increased from \$22,500 to **\$25,000** (per individual). This change means that each individual will now have \$25,000 in Prescription Drug Benefits per Calendar Year (January 1 through December 31).

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 any questions pertaining to the change in the Midwest Operating Engineers Retiree Welfare Plan, please contact the Fund Office at (708) 579-6600.

*The Board of Trustees*

The Midwest Operating Engineers Welfare Fund