Summary of Material Modifications

Midwest Operating Engineers Retiree Welfare Plan (RWP)

December 1, 2016

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 Board of Trustees is pleased to announce:

Effective January 1, 2017, the maximum annual benefit for the Prescription Drug Program will increase by 20%, from \$25,000 to \$30,000 per individual per Calendar Year (January 1 through December 31).

If you have any questions about this change for the upcoming Calendar Year, please contact the Pharmacy Benefit Department at (708) 387-8331.

The Board of Trustees

Midwest Operating Engineers Retiree Welfare Plan