

**Summary of Material Modifications  
Midwest Operating Engineers Welfare Fund  
Health Plan Marketplace**

February 1, 2017

**TO: All Eligible Members**

This Summary of Material Modifications (SMM) advises you of changes to the information contained in your Midwest Operating Engineers Welfare Fund Health Plan Marketplace 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 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:

**Plan A, Platinum, Gold, Silver and EPO Plans**

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

**Silver II (Narrow Network) and Bronze Plans**

<b>Tier</b>	<b>Retail* Copay (30-Day Supply)</b>	<b>Maintenance Choice** Copay (90-Day Supply)</b>
<b>Generic</b>	\$20	\$50
<b>Preferred Brand</b>	\$40	\$100
<b>Non-Preferred Brand</b>	\$55	\$115
<b>Specialty***</b>	\$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 each 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](http://www.moefunds.com). These services are subject to change.

### **Plan A PPO Claims and Appeals Process Change**

If your initial claim for health care benefits has been denied, in whole or in part, and you are dissatisfied with the outcome of the Plan's internal claims and appeals process, you may (under certain circumstances) be able to seek external review of your claim by an Independent Review Organization (IRO). This process will provide an independent and unbiased review of eligible claims in compliance with the Affordable Care Act. Refer to your SPD for additional information regarding this process.

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 Welfare Fund

*This announcement, which serves as a Summary of Material Modifications, contains only highlights of recent changes to the Midwest Operating Engineers Health and 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.*