



**PENSION TRUST FUND • WELFARE FUND • RETIREE WELFARE PLAN  
VACATION SAVINGS PLAN • RETIREMENT ENHANCEMENT FUND**

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**JAMES M. SWEENEY, CHAIRMAN / DAVID M. SNELTEN, SECRETARY-TREASURER**

June 14, 2017

**RE: Midwest Operating Engineers Welfare Fund**

Dear Eligible Member:

The enclosed notice is for **informational purposes only** and is required under certain government agencies. Enclosed is the following information:

- **Summary of Material Modifications (SMM)** – As required under Title I of ERISA and the DOL Regulations, this summary advises you of changes to the information contained in your Midwest Operating Engineers Welfare Fund 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. Important changes include the following:
  - **Enhancements in mammogram benefits coverage** – Effective September 1, 2016, all Marketplace Plans and Non-Marketplace Plans will cover 3D mammogram screenings.
  - **Human Leukocyte Antigen (HLA) Testing Changes** – We are pleased to announce that effective April 1, 2017, all Marketplace Plans and Non-Marketplace Plans will expand coverage of HLA testing to include up to two (2) non-immediate family members in very specific situations as noted in the SMM.
- **Notice Under Section 1557 of the Affordable Care Act** - The Department of Health and Human Services (HHS), through the Office of Civil Rights (OCR), recently issued comprehensive final regulations titled Nondiscrimination in Health Programs and Activities. The regulations implement Section 1557 of the Affordable Care Act (ACA) which prohibits exclusion from participation, denial of benefits or discrimination on the basis of race, color, national origin, sex, age or disability, in certain health care programs or activities.

If you have any questions pertaining to this information, please contact the Fund Office at (708) 482-7300.

Sincerely,

Thomas M. Bernstein  
Administrative Manager  
Midwest Operating Engineers Fringe Benefit Funds  
Enclosures

## **Summary of Material Modifications Midwest Operating Engineers Welfare Fund**

June 14, 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 Summary Plan Description (SPD) for both Marketplace Plans and Non-Marketplace Plans (the Plans). Please read this notice, keep this notice with your SPD, and if you have any questions, please contact the Fund Office.

The following change will be effective September 1, 2016:

#### **Enhancements in Mammogram Benefits Coverage**

Due to medical practice changes and other developments, 3D mammograms are becoming much more common. As a result, the Board of Trustees has decided to expand coverage to include 3D mammogram screenings.

We are pleased to announce that effective September 1, 2016, all Plans will cover 3D diagnostic mammograms and mammogram screenings. The Plans currently cover traditional 2D diagnostic mammograms and mammogram screenings. Both 3D and 2D mammogram screenings, are payable at 100%, when performed by an in-network provider. Diagnostic mammograms are subject to the specific plan deductible and co-insurance.

Coverage for mammograms will include both 2D and 3D diagnostic mammograms and mammogram screenings.

All Plans will expand coverage to include 3D mammogram screenings as a preventive service, payable at 100%, when performed by an in-network provider. 3D diagnostic mammograms will be subject to the specific plan deductible and co-insurance.

The following change is effective April 1, 2017:

#### **Human Leukocyte Antigen (HLA) Testing Changes**

We are pleased to announce that effective April 1, 2017, all Plans will expand coverage of HLA testing to include up to two (2) non-immediate family members in very specific situations.

HLA testing is done to match organ and tissue transplant recipients with compatible donors. The transplant benefit covers certain donor-related expenses, if those costs are not covered under another plan. Coverage for donor searches, including HLA testing, has been provided, but only for parents and siblings of the transplant recipient. Participants will continue to have the option to obtain HLA typing of immediate family members (i.e. parents and siblings) to determine a transplant match.

However, the Plans will now allow Participants to obtain HLA typing for two non-immediate family members in any of the following three (3) very specific situations:

1. The Participant has no immediate family members who are alive and are a donor match;

2. The Participant has no immediate family members who are a donor match and can serve as a donor without causing harm to himself; or
3. The Participant has made documented attempts to obtain a donor match from an immediate family member and no immediate family member is willing to participate.

HLA testing of non-immediate family members is limited to two (2) non-immediate family members per transplant recipient.

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 document 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.*

# Nondiscrimination Notice Under Section 1557 of the Affordable Care Act

## Discrimination Is Against the Law

Midwest Operating Engineers Welfare Fund and the Midwest Operating Engineers Retiree Welfare Plan (the “Plans”) comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Each Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Each Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
  
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Mr. Thomas M. Bernstein, the Civil Rights Coordinator.

If you believe either Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Mr. Thomas M. Bernstein, Civil Rights Coordinator  
Midwest Operating Engineers Fringe Benefit Funds  
6150 Joliet Road  
Countryside, Illinois 60525-3994  
Telephone: 1-708-482-7300  
Fax: 1-708-482-3056

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Mr. Thomas M. Bernstein is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

### Illinois/Indiana/Iowa Top Languages

Language	Message About Language Assistance
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-708-482-7300.
Polish	UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-708-482-7300.
Chinese	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-708-482-7300。
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-708-482-7300. 번으로 전화해 주십시오.
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-708-482-7300.
Italian	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-708-482-7300.
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-708-482-7300.
Greek	ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-708-482-7300.
French	ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-708-482-7300.
Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-708-482-7300. पर कॉल करें।
Gujarati	પ્રવચન: જો તમે જરાતી બોલતા હો, તો અમારું ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-708-482-7300.
Urdu	رادرېڅ: رگاپا ودر اے تلووب هے، و تپا وک نابز کی ددم کی تامدخ تقم میں تسدیبا هے۔ لاک رکی 1-708-482-7300.
Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-708-482-7300.
Tagalog	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-708-482-7300.
Arabic	رکذا غللا، نإف تامدخ ةدعاسملا وغللاىة رفاوئتت كل ناجملا ب. لصتتا مقرب. 1-708-482-7300 (مقر) ةظوحلم: اذا تنك تُدحتت .
Pennsylvania Dutch	Wann du [Deutsch (Pennsylvania German / Dutch)] schwetszcht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-708-482-7300.
Japanese	注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-708-482-7300.まで、お電話にてご連絡ください。
Serbo-Croatian	OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-708-482-7300.
Lao	ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ຈະມີຮັບໃຊ້ທ່ານ. ໂທ 1-708-482-7300.
Thai	เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-708-482-7300.
Karen	ymol.ymo;= erh>uwdRAuND AusdmtCd<AerRM>Ausdmtw>rRpXRvXAwwXmbl.vXmphRAeDwrHRb.ohM.vDRIAud; 1-708-482-7300.
Dutch	AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-708-482-7300.
Panjabi	ਧਿਆਨ ਿਦਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਿਵੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-708-482-7300. 'ਤੇ ਕਾਲ ਕਰੋ।