



PENSION TRUST FUND • WELFARE FUND • RETIREE WELFARE PLAN
VACATIONS SAVINGS PLAN • RETIREMENT ENHANCEMENT FUND

6150 JOLIET ROAD, COUNTRYSIDE, IL 60525-3994
PHONE: (708) 482-7300 FAX: (708) 482-3056

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

Midwest Operating Engineers Welfare Fund

6150 Joliet Road
Countryside, IL 60525-3994
708-482-7300

Dear Member:

The Midwest Operating Engineers Welfare Fund Board of Trustees is always seeking ways to provide quality benefits that meet the needs of members and their families. As part of these ongoing efforts, effective April 1, 2018, the Trustees launched the Operators' Health Center Plan (OHC Plan).

You are receiving this document because you enrolled in the OHC Plan. The OHC Plan is a no cost option to you and your family if you take advantage of the array of in-network medical providers available under the OHC Plan as described in your Open Enrollment materials. It also provides comprehensive dental, death, disability, pharmacy and Family Supplemental Benefits. For ease of reference, we have incorporated some key information here to help you and your family maximize your benefits under the OHC Plan.

Please read this information in its entirety to learn more about your benefits under the OHC Plan and please share this information with your eligible covered dependents. In a separate mailing, you will receive your medical ID cards and your vendor cards, which will also contain additional benefit information. You can also access this information under your My PROFILE tab on My150 (www.My150.com).

We are pleased that you have decided to enroll in the OHC Plan! If you have questions about the OHC Plan, contact the Fund Office at (708) 579-6600.

Sincerely,

The Board of Trustees

The Midwest Operating Engineers Welfare Fund

Summary of Material Modifications
MOE Health Plan Marketplace - New Health Plan Option Effective April 1, 2018
Operators' Health Center (OHC) Plan

What is this document?

This document is referred to as a Summary of Material Modifications (SMM) to your Marketplace PPO SPD dated April 1, 2016. This SMM provides important information about the OHC Plan and is considered part of your SPD, in addition to the Operators' Health Center (OHC) Plan Benefit Summary.

All other information, terms, and conditions in your Marketplace PPO SPD dated April 1, 2016, remain in effect and have not changed.

If there are discrepancies between this SMM and the SPD or the Midwest Operating Engineers Welfare Fund Plan document, the Plan document will control. Therefore, you should always refer to your SPD and the Plan document for complete information regarding your benefits.

What action do I need to take?

You should review this SMM carefully and your SPD in its entirety so you understand your benefits. Keep this SMM, along with your Benefit Summary, with your SPD, and all other SMMs issued after April 1, 2016, for future reference. They are a resource for you when you have questions about your benefits.

Where can I find more information about the benefits payable under the OHC Plan?

The Benefit Summary is enclosed for your review. You may also access the Benefit Summary at <http://moefunds.com/health-and-welfare-fund/>.

You should always refer to your SPD and the Plan document for complete information regarding your benefits.

How does the OHC Plan work?

As explained in your Open Enrollment materials, the OHC Plan is intended to provide medical services and treatment at no cost to you and your family as long as you use an in-network provider. **In-network providers consist of:**

- the AAAHC rated Operators' Health Center located in Countryside, Illinois;
- CVS MinuteClinics™ located in either a CVS or Target retail stores;
- Advocate Clinics located in Walgreens throughout Northeast Illinois (the Chicagoland area); and
- the Advocate Health Care system.

Summary of Material Modifications
MOE Health Plan Marketplace - New Health Plan Option Effective April 1, 2018
Operators' Health Center (OHC) Plan

In very limited circumstances, you can obtain treatment from an out-of-network provider and the OHC Plan will pay 100%. These exceptions include life-threatening emergencies, chiropractic services, temporomandibular joint disease (TMJ) services, and acupuncture services (please refer to the Operators' Health Center (OHC) Plan Benefit Summary).

All other requirements, including prior Case Manager approval, treatment limits, visit limits, benefit maximums and limitations as explained in your SPD and Benefit Summary still apply.

Finally, under the OHC Plan, cancer drugs, IV infusions and transplant medications are subject to the four-tier pharmacy structure currently in place.

Please review the enclosed Benefit Summary for details.

Does the use of an in-network provider guarantee that my service will be covered at 100%?

No. You must still follow all other rules provided in your SPD and the Plan. For example, if the service requires certification by a Case Manager, and you fail to obtain this certification for medical necessity, your benefit will not be paid even if you use an Advocate provider. These services include, but are not limited to:

- all inpatient hospital admissions;
- outpatient surgeries;
- home health care;
- durable medical equipment;
- occupational/physical/speech therapy;
- emergency hospital admission;
- managed mental health and substance abuse services.

If you have questions regarding whether certification is required, please contact the Fund Office or MCM Solutions, the Fund's Case Manager.

What is considered a life-threatening emergency under the OHC Plan?

Emergency services and emergency medical conditions are defined under the OHC Plan as required by federal law and the complete definition is rather technical. We have summarized the definition to make it more understandable.

Summary of Material Modifications
MOE Health Plan Marketplace - New Health Plan Option Effective April 1, 2018
Operators' Health Center (OHC) Plan

Emergency services are defined as provided in connection with an emergency medical condition and include medical screening examinations within the hospital's emergency department, including ancillary services routinely available to evaluate an emergency medical condition and further examination and treatment as required to stabilize the patient. An emergency medical condition is evidenced by acute symptoms of sufficient severity so that a prudent layperson, with average knowledge of health and medicine, could reasonably expect that absence of immediate medical attention would place the individual's health in serious jeopardy, or seriously impair bodily functions, bodily organs, or parts.

What will happen if I use an Out-of-Network provider?

Bottom line, you will pay more. You will incur significant out-of-pocket costs when you choose to use a provider outside of the Operators' Health Center, CVS MinuteClinics™ or the Advocate Network except in cases of life-threatening emergencies or other limited circumstances, such as chiropractic services, temporomandibular joint disease (TMJ) services, and acupuncture services as addressed in the Operators' Health Center (OHC) Plan Benefit Summary. Please review the enclosed Benefit Summary.

However, if you use an Out-of-Network facility, once you receive your bill, you may contact the Patient Advocacy Center (PAC). The PAC will handle all communications with the facility and will negotiate the best price for any out-of-network services that you received.

You can reach PAC at 888-837-2237 or pac@hstechnology.com.

Questions?

If you have questions about the information contained in this SMM, SPD, Benefit Summary, or need any additional information about the OHC Plan, please contact the Fund Office at 708-579-6600.

This announcement contains only highlights of recent changes to the Midwest Operating Engineers Welfare Fund. 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.

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	વ્યાજ: જો તમે જરાતી બોલતા હો, તો અમારું મુક્ત મદદ માટે સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-708-482-7300.
Urdu	لاک۔ نیہ بایئسد نیم تغم تادمخ یک ددم یک نابز وک پآ وت، نیہ ےتلوب ودرآ پآ رگا: رادربخ نیرک 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	. مقر (1-708-482-7300). مقرب لصنآ. ناچملا ب كل رفاوتت ؤيو غلا ؤدعاسملا تامدخ نإف، ؤعلا ركذا نذحتت تنك اذا: قظوحلم
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, ຈະມີຮັບໃຫ້ທ່ານ. 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।