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Date: July 24, 2019

To: All Active Employees and their Dependents, including COBRA beneficiaries, of Operating Engineers Public and Miscellaneous Employees Health and Welfare Trust Fund

From: Board of Trustees

This notice will advise you of material modifications made to the Operating Engineers Public and Miscellaneous Employees Health and Welfare Trust Fund. This information is VERY IMPORTANT to you and your Dependents. Please take the time to read this notice carefully.

Newborn Documentation Clarification Effective July 1, 2019

The Fund requires enrollment of each new Dependent child in the Plan by submitting a completed enrollment form, including any required documentation, to the Fund Office within 90 days of the date you acquire the Dependent, for coverage to become effective.

The Board of Trustees has become aware that it is difficult to get a birth certificate from the state within 90 days. The Fund will accept the birth document that the hospital provides for the enrollment of a newborn baby.

Life and Accidental Death and Dismemberment Benefit Eligibility Clarification Effective July 1, 2012

The Board of Trustees previously announced that effective July 1, 2012 all active employees who are enrolled in medical coverage provided by the Trust Fund are also eligible for a \$10,000 Life Insurance and up to a \$10,000 Accidental Death and Dismemberment (AD&D) benefit, insured under a contract of insurance between the Fund and Relia Star Life Insurance Company.

This notice is to confirm that only active employees enrolled in medical coverage (the Fund's Comprehensive Medical and Prescription Drug Benefit or the Kaiser HMO coverage) are eligible for the Life and AD&D benefits. Retired employees, dependents, active employees who are not enrolled in medical coverage, and COBRA beneficiaries are not eligible for these benefits.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Trust Fund Office at (800) 844-8392 or the Fringe Benefit Office at (800) 532-2105.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan

