



THE ROAD
TO A *healthier* YOU

Summary of Material Modifications

Date: October 2020

To: All Eligible Participants and Their Eligible Dependents Participating in the Operating Engineers Local #49 Health and Welfare Fund

From: The Board of Trustees

As your Board of Trustees of the Operating Engineers Local #49 Health and Welfare Fund, we are pleased to announce the following changes to your Plan benefits, effective October 1, 2020. Please read this Summary of Material Modifications (SMM) in its entirety to ensure you have a clear understanding of your Plan coverage.

Telehealth Visits

- Telehealth online or phone consultations for reasons unrelated to COVID-19 will be covered the same as any other office visit. Telehealth coverage will continue indefinitely beyond the national emergency.
 - In-Network Online or Phone Consultations: \$25 copayment/ \$15 copayment (West River Plan).
 - Out-of-Network Online or Phone Consultations: Subject to applicable deductible and coinsurance.
- Doctor on Demand visits continue to be covered 100%, with no out-of-pocket expense to you.

In Closing

Please keep this SMM with your benefit plan booklet so that you will have an up-to-date description of the Fund's benefits. If you have any questions about the enhancements announced in this SMM or your benefits in general, please contact the Fund Office at the address or telephone number shown at the top of this notice.

This Summary of Material Modifications contains only highlights of recent changes to the Operating Engineers Local #49 Health and 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.