



THE ROAD
TO A *healthier* YOU

Summary of Material Modification

Dear Participant:

August 2016

The Trustees announce the following change to the Health and Welfare plan of benefits:

Effective September 1, 2016 the “one technological upgrade” limitation on cochlear implants is eliminated. Cochlear implants, including medically necessary upgrades, will continue to be covered subject to deductible and coinsurance.

Please keep this Summary of Material Modification 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 this benefit change, please contact the Fund Office at the address or telephone number shown above.

Board of Trustees
Operating Engineers Local #49
Health and Welfare Fund

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