



SUMMARY OF MATERIAL MODIFICATIONS

Date: October 2022

To: Active Participants, and Retirees, and Their Eligible Dependents Enrolled in the Operating Engineers Local #49 Health and Welfare Fund

From: The Board of Trustees

The Trustees of the Operating Engineers Local #49 Health and Welfare Fund are pleased to announce the following enhancement to the Support Programs available to eligible Participants. Effective January 1, 2022, the Fund will provide a medically necessary proximity lodging benefit. Please read this Summary of Material Modification (SMM) in its entirety.

SUPPORT PROGRAMS

MEDICALLY NECESSARY PROXIMITY LODGING BENEFIT

Subject to the conditions below, the Fund will provide you or your Dependent a lodging benefit of up to \$30 per night, up to 90 days per covered person per episode of care. To be eligible for this benefit, all of the following requirements must be met:

- You must obtain a letter from your attending Physician detailing (1) your diagnosis, (2) the procedure or treatment, (3) required proximity, (4) length of treatment, (5) the treatment facility the Physician is recommending, and (6) explanation for the necessity of daily proximity in order to participate in the lengthy medically necessary treatment program;
- The proposed treatment must be a Covered Expense; and
- You need to apply and receive approval from the Plan Administrator for this benefit *prior* to your medically necessary procedure.

Contact the Plan Administrator for an application for this benefit. You must provide itemized receipts for the lodging to be eligible for reimbursement.

Please share this SMM with your family members and store it with your Summary Plan Description (SPD) booklet for easy reference.

If you have any questions regarding this SMM or your Plan benefits, do not hesitate to contact the Fund Office at (800) 535-6373 or (952) 854-0795.

This Summary of Material Modification provides 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.