



Operating Engineers Local #49 Health and Welfare Fund

Administered by Wilson-McShane Corporation

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SUMMARY OF MATERIAL MODIFICATIONS

Date: May 2024

To: Active Participants 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 update to the Plan of benefits. The update is effective May 1, 2024.

The Plan is amended to provide a benefit for a wig, toupee, or hair pieces, for hair loss due to chemotherapy or radiation therapy, up to \$500 per covered person per course of treatment. The Plan does not cover wigs made from human hair, unless the covered individual is allergic to all synthetic wig materials. A wig or hairpiece for the diagnosis of androgenetic alopecia (male or female pattern baldness) is not covered.

Please keep this SMM with your SPD 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 Plan Document and Summary Plan Description of the Operating Engineers Local #49 Health and Welfare Fund. Full details are contained in the documents that establish the Plan provisions. This SMM will be disregarded for purposes of administering the Plan. Contact the Fund Office at (800) 535-6373 or (952) 854-0795 for a copy of the Plan and all amendments. The Trustees reserve the right to amend, modify or terminate the Plan at any time.