

WELFARE, ANNUITY AND APPRENTICESHIP SKILL IMPROVEMENT & SAFETY FUNDS

of the

International Union of Operating Engineers

Local 15, 15A, 15B, 15C & 15D, A.F.L.-C.I.O.

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SUMMARY OF MATERIAL MODIFICATIONS

IMPORTANT NOTICE TO PARTICIPANTS OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15 WELFARE FUND

To all Participants, Dependents and COBRA Beneficiaries:

This notice is a Summary of Material Modifications (“SMM”) and provides important information about your benefits under the International Union of Operating Engineers Local 15 Welfare Fund (“Welfare Fund”). Please read this notice carefully and keep it with you Welfare Fund Summary Plan Description for future reference.

CHANGES TO YOUR NETWORK ADMINISTRATOR

The Board of Trustees has amended the Plan to change the network administrator for Out-of-Network claims.

Effective for services received on or after January 1, 2022, Out-of-Network claims will no longer be administered by the Fund office. Empire Blue Cross Blue Shield will now be administering Out-of-Network claims.

Please note, as a result, the network allowance of Out-of-Network claims may change. The reimbursement for services rendered by In-Network and Out-of-Network providers, is based on the maximum allowed amount for the covered service that you receive. The maximum allowed amount is the maximum amount of reimbursement the Plan will pay for services and supplies as defined in your Summary Plan Description (“SPD”). Empire Blue Cross Blue Shield will now use the current In-Network allowance for Out-of-Network providers. If you wish to obtain the allowance for a particular service or supply from an Out-of-Network provider, contact Empire Blue Cross Blue Shield for more information and reference the Fee Estimate section of the SPD.

Sincerely,

Board of Trustees of the International Union of Operating Engineers Local 15 Welfare Fund

You should keep this Notice together with your Summary Plan Description at all times. The two documents should be read together for an accurate depiction of your current health plan benefits. If you have any questions, contact the Welfare Fund.

This summary of material modifications (“SMM”) is intended to provide you with an easy-to-understand description of certain changes to the IUOE Local 15 Welfare Fund program of benefits. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. Except to the extent that this SMM modifies the Plan, if any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees (or its duly authorized designee), reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the “Trust Agreement”). The Trust Agreement and the full Plan documents are at the Fund Office and may be inspected by you free of charge during normal business hours. No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the Plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.