

# WELFARE, ANNUITY AND APPRENTICESHIP SKILL & SAFETY FUNDS

of the

## *International Union of Operating Engineers*

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

44-40 11th Street • Long Island City, N.Y. 11101

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January 2017

## **Welfare Fund Notice**

### **Important Reminders**

1. It is imperative that you keep all information current with the Plan including address, phone number, beneficiaries and other pertinent information. The Plan requires you to immediately furnish in writing any information that may affect your eligibility for coverage or the Funds ability to properly administer you and your family's benefits. This would include but is not limited to a member or participants change in marital status or insurance status.
2. Be advised that the Summary of Benefit Coverage (SBC) is available on the Funds website [www.iuoe15funds.org](http://www.iuoe15funds.org). If you would like the Fund to mail a copy of the SBC to you, please do not hesitate to contact the Fund office at 212-255-7657.

### **Weekly Disability Notice**

Please be advised that effective January 1, 2017, the maximum weekly temporary disability benefit has been increased from \$615.00 to \$633.00 per week.

Any member who experiences a temporary disability should notify the Welfare Office of the International Union of Operating Engineers, Local 15, 15A, 15C and 15D at (212) 255-7657.

### **Women's Health and Cancer Rights Act**

The Women's Health and Cancer Rights Act (the "Act"), provides that any group health plan or health insurance issuer that provides medical and surgical benefits with respect to a mastectomy must also provide coverage for reconstructive surgery following the mastectomy. Specifically, if a participant or beneficiary is receiving benefits in connection with a mastectomy, the plan must also provide coverage for:

1. reconstruction of the breast on which the mastectomy was performed;

2. surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. prostheses and physical complications at all stages of mastectomy, including lymphedemas.

This coverage is subject to all of the Fund's rules regarding benefits, including the Fund's annual deductibles and coinsurance provisions.

Please note that this Fund already provides coverage for the items listed above and did so prior to the enactment of the Act and will continue to provide such coverage. Nonetheless, federal law requires the Fund to notify you of this coverage.

### **Notice Of Grandfathered Health Plan**

The Welfare Fund of the International Union of Operating Engineers, Local 15, 15A, 15C and 15D located at 44-40 11th Street, Long Island City, New York 11101, is a "grandfathered health plan" under § 1251 of the Patient Protection and Affordable Care Act (the "Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example the elimination of lifetime limits on essential benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at the above address or telephone number. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1(866) 444-3272 or at '[www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)'. This website has a table summarizing which protections that do and do not apply to grandfathered health plans.

The Trustees of the Welfare Fund