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Date March 2013

To: Surviving Spouses in the Pensioned Operating Engineers Health and Welfare Trust Fund

Enrolled in the Health and Welfare Medical Plans

Re: Plan Changes Effective April 1, 2013

- Vision and Hearing Aid Benefits

The Board of Trustees is pleased to announce that effective April 1, 2013, Surviving Spouses will be eligible to receive vision and hearing aid benefits, in addition to the other benefits currently available from the Pensioned Operating Engineers Health and Welfare Medical Plans, after making the required monthly payments.

Vision

The Trust Fund has contracted with Vision Service Plan (VSP) and the VSP *Choice Plan* network of vision care providers to provide covered vision expenses at contract rates. You will receive the best benefits when you use VSP *Choice Plan* providers (also known as VSP Member Doctors). If you live in Hawaii, your VSP provider network is the *Signature Network*. Attached are brief benefit summaries for your information.

Hearing Aid Benefit

The plan will pay 100% of covered expenses, up to a maximum of \$1,350 per ear for a hearing examination and hearing aid device (limited to one device per ear during any 4-year period).

You can purchase hearing aids from any retailer, however, the Trust Fund has contracted with HearPO and Hear USA, two national networks of hearing aid providers that offer discounted rates for the fitting and dispensing of hearing aids.

To contact HearPO, call (888) 432-7464. To contact Hear USA, call (800) 442-8231 or go to www.hearusa.com.

For more information on the vision and hearing aid benefits, please refer to your Summary Plan Description (SPD) booklet.

If you have any questions, please contact the Trust Fund Office at the numbers listed above. You may also call the Fringe Benefits office at (800) 532-2105.

Sincerely,

Board of Trustees

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Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Trust Fund Office.