



OE3 Trust Funds

Health. Security. Service.

Operating Engineers Trust Funds
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P.O. Box 23190, Oakland, CA 94623-0190

(800) 251-5014 • OE3trustfunds.org

Date: July 2012

To: All Participants and Dependents in the Active Operating Engineers Health and Welfare Trust Fund (Not including Hawaii, Nevada and Utah)

Re: Coverage for Dependent Children Up to Age 26

This Participant Notice will advise you of a clarification to the Operating Engineers Health and Welfare Trust Fund's eligibility rules for dependent children up to age 26. **This information is very important to you and your dependents. Please take the time to read it carefully.**

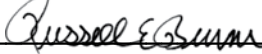
DEPENDENT CHILDREN MAY BE COVERED UP TO AGE 26 REGARDLESS OF OTHER HEALTH COVERAGE

One of the changes required by the Affordable Care Act (Health Care Reform) was the extension of eligibility for children up to age 26. The notice sent to you in November, 2010 regarding this change stated that the extension did not apply to adult children who were eligible to enroll in another employer-sponsored health plan, other than their parent's plan. This limitation no longer applies. Your otherwise eligible young adult children may continue to be covered up to their 26th birthday, whether or not they have access to other health coverage through their employer.


If a child with other employer-sponsored health coverage is enrolled in this Plan as a dependent, the Trust Fund Plan will provide secondary coverage under the Coordination of Benefits rules and the plan that covers the child as an employee will be the primary plan.

If you wish to enroll a child who was previously denied eligibility due to the existence of other coverage, please contact the Trust Fund Office at (800) 251-5014. You may also call the Fringe Benefits Office at (800) 532-2105.

Sincerely,
Board of Trustees
Operating Engineers Health & Welfare Trust Fund



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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.