



# OE3 Trust Funds

Health. Security. Service.

Operating Engineers Trust Funds  
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**Date: February 17, 2021**

**To: All Participants and their Dependents, including COBRA beneficiaries, of Operating Engineers Health and Welfare Trust Fund for Utah**

**From: Board of Trustees**

This Participant Notice will advise you of material modifications and other updates to the Operating Engineers Health and Welfare Trust Fund for Utah (the “Plan”). **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

**COVERAGE FOR COVID-19 VACCINES  
EFFECTIVE DECEMBER 1, 2020**

We are pleased to inform you that the Board of Trustees has made the decision to voluntarily cover the vaccine(s) for COVID-19. The CARES Act requires that COVID-19-related preventive services (i.e. vaccine) recommended by the United States Preventive Services Task Force (USPSTF) or the Advisory Committee on Immunization Practices (ACIP) of the CDC be covered by non-grandfathered group health plans. As the Utah Plan is still grandfathered, it is not subject to this rule. However, the Board of Trustees cares about the health of our members and feel it is important to promote timely access to recommended vaccines during this pandemic.

Effective for COVID-19 vaccines received on or after December 1, 2020, the Fund will provide the following coverage for the duration of the Public Health Emergency (currently extended through April 21, 2021): **100%, no deductible for a COVID-19 vaccine recommended by the ACIP or USPSTF (and any corresponding office visit).** This benefit is available when the vaccine is received from either a PPO or Non-PPO provider, as well as from either an In-Network Pharmacy or Out-of-Network pharmacy.

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**Because this Plan is a “grandfathered health plan,” we are providing the following notice to you:**

This group health plan believes this plan is a “grandfathered health plan” under 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 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 Trust Fund Office at 510-433-4422 or Toll Free at 800-251-5014. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/agencies/ebsa/](http://www.dol.gov/agencies/ebsa/). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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  
Operating Engineers Health and Welfare Trust Fund of Utah

**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.**

*In accordance with ERISA reporting requirements this document serves as your  
Summary of Material Modifications to the Plan*