



OE3 Trust Funds

Health. Security. Service.

Operating Engineers Trust Funds
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(800) 251-5014 • OE3trustfunds.org

Date: November 2021

To: Participants and Dependents in the Pensioned Operating Engineers Health and Welfare Trust Fund

This notice will advise you of material modifications made to the Trust Fund's benefit plan. **This information is VERY IMPORTANT to you and your Dependents.** Please take the time to read it carefully.

PREMIUM HOLIDAY IN THE MONTH OF DECEMBER 2021

We are pleased to advise you that any participant (including surviving spouses) who is enrolled and making payment for the Pensioned Operating Engineers Health and Welfare Trust Fund *medical* coverage in the month of December 2021 will be eligible for a **\$500 "premium holiday."** This includes participants who pay for coverage via self-payment and those who have the premium for coverage deducted from their pension checks.

- For Participants with **medical deductions** from their pension checks, you will still see your normal medical deduction *and* you will also see the ***\$500 medical holiday credit on your check.***
- For Participants who make self-payments, you will see a ***medical payment holiday credit of \$500 on your bill.***

If you are a Participant that is only enrolled in the dental plan, you will not receive this benefit.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, 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

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 and we are advising you of these Plan changes within 60 days of the adoption of those changes.