

**INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 98  
HEALTH AND WELFARE FUND**

**SUMMARY OF MATERIAL MODIFICATIONS  
AND  
NOTICE TO PARTICIPANTS  
(Plan No.: 501; I.D. No.: 04-2123707)**

Dated: January, 2025

Dear Participant:

The following information describes changes **effective as implemented** to the International Union of Operating Engineers Local 98 Health and Welfare Fund (the “Plan”) as reflected in the Summary Plan Description (“SPD”). **Please read this Summary of Material Modifications carefully as it contains important information regarding your rights under the Plan.**

Language has been added to the end of the subsection titled “Receipt of Contractually Required Contributions” on page 5 to read as follows:

Any untimely remitted contributions will be applied towards eligibility consistent with the health insurance carrier’s then current rules regarding retroactive coverage.

Please place this information with your Health and Welfare Fund documents for permanent reference. If you have any questions concerning this change, please call the Fund Office at (888) 441-1922.

Sincerely,

**BOARD OF TRUSTEES OF THE  
INTERNATIONAL UNION OF OPERATING ENGINEERS  
LOCAL 98 HEALTH AND WELFARE FUND**