

**SUMMARY OF MATERIAL MODIFICATIONS  
AND  
NOTICE TO PARTICIPANTS**

**INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 98  
HEALTH AND WELFARE FUND  
(Plan No.: 501; I.D. No.: 04-2123707)**

Dated: January, 2025

Dear Participant:

The following information describes changes **effective January 1, 2025** 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.**

**I.**

The subsection “**Disability...**” on Page 8 of the SPD is revised to read as follows with new language in bold and italics:

If you are disabled and receive Weekly Disability Income Benefits on Workers’ Compensation or you are receiving disability benefits through the Local 98 Health & Welfare Fund, the Fund will credit your Bank of Hours with 30 hours credit per week for 26 weeks. No crediting of hours will occur for any potential additional coverage after the aforementioned 26 weeks.

If you remain totally disabled after the 26 weeks, your eligibility will be extended for a maximum of 30 months (two and ½ years) from your initial date of disability or until you are eligible for Medicare, whichever comes first.

***This Disability continuation coverage will count against the participant’s (and any dependent’s) COBRA coverage period. For example, at the conclusion of a disability coverage extension lasting 30 months, the amount of available COBRA coverage, if elected, would be reduced by 30 months.***

## II.

New language is added to the end of the Section “**DISABILITY BENEFIT**” starting on Page 16, as follows:

This Disability continuation coverage will count against the participant’s (and any dependent’s) COBRA coverage period. For example, at the conclusion of a disability coverage extension lasting 30 months, the amount of available COBRA coverage, if elected, would be reduced by 30 months.

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**