

**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 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.**

Effective July 1, 2024, the SPD is amended as follows:

I.

In the subsection “Exceptions for Disability, Death, and Military Service...” on page 8, the third paragraph under “Disability...” is deleted in its entirety.

II.

The subsection “Disabilities Due to Occupational Causes...” starting on page 16 is revised to read as follows with new language in bold italics:

An eligible Participant may apply for and receive a credit in the amount of six (6) hours per day, up to thirty (30) hours per week if the Participant is determined to be totally disabled from an occupational cause. The credit for hours will be provided during the period of disability up to a maximum of twenty-six (26) weeks. ***Eligibility for other Plan benefits will continue during the period of disability for up to a total of two and one-half (2-1/2) years or until the Participant becomes covered by Medicare, whichever occurs first.***

Successive disabilities, from the same cause or otherwise, shall be considered a continuance of the same disability unless separated by a return to active employment or availability for employment for at least two (2) consecutive weeks. There is a fifty-two (52) week aggregate maximum lifetime limit for this credit. Disabilities resulting in the course of employment will be determined to have

an occupational cause. For example, if the Participant is entitled to any benefit under the Workers' Compensation Law or similar Act the cause will be determined to be occupational.

As stated above, the Trustees reserve the right to require any participant to submit to a medical examination at any time to establish continued eligibility for this benefit.

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**