

**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 as implemented, new language is added to the end of the Section entitled “**Eligible Dependents**” starting on page 10, as follows:

For insured benefits, the applicable insurance policy may allow expanded coverage of dependents to include coverage for children of an enrolled dependent child. For more information, please call the Fund Office.

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**