

**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 2023

Dear Participant:

The following information describes a change 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, the subsection titled “Department of Transportation Examinations” is amended so that the subsection reads as follows with new language in bold italics:

**DEPARTMENT OF TRANSPORTATION EXAMINATIONS**

Federally required DOT examinations will be paid at the following rates:

- (1) Plan authorized providers -- 100% of the covered charges. For a current list of authorized providers, please contact the Fund Office. Claims need not be submitted as the billing is resolved at the point of service.
- (2) All other providers—***90% of the covered charges up to \$140 per exam or such other usual, reasonable, and customary maximum amount as established by the Trustees, or their designee.*** You must submit claims to the Fund Office for reimbursement, as this benefit is not part of the Blue Cross-Blue Shield Plan. For non-Plan authorized providers, in order to receive reimbursement, you must also provide the Fund Office with a copy of the DOT document (in a form satisfactory to the Fund) received upon completion of the physical.

Reimbursement is limited to charges related to a routine physical examination (for Participants, eligible dependents and spouses who have engaged in, or who are scheduled to engage in, covered employment, only) by a licensed “medical examiner” allowed to perform such examinations pursuant to applicable law.

Reimbursement will not be made for claims submitted in excess of 12 months from the date of service.

There is no reimbursement for drug testing required and ordered by the Employer.

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**