

**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: May 2023

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.**

I.

Effective as implemented, the last paragraph of the subsection “Who Is Eligible...” is revised to read as follows with new language in bold italics:

In order to receive benefits from the Fund, you must ***timely*** provide to the Fund Office any requested documentation ***in accordance with its procedures*** that the Fund Office decides is necessary to determine your entitlement to benefits, including, but not limited to, documents that demonstrate your age. Examples of such documentation include, but are not limited to, the completed enrollment form, birth certificates, marriage certificates, death certificates, baptismal certificates, Census Bureau notifications of birth registration hospital birth records, military records, passports, certified public school records, marriage licenses, court orders or notarized affidavits confirming name changes, and divorce decrees. Failure to ***timely*** provide the requested documents may delay or preclude entitlement to benefits. You must make sure that all the information and documents that you provide to the Fund Office are true, correct, and complete. Your right to coverage from the Fund is based on the condition that all the information and documents that you ***timely*** provide to the Fund are true, correct, and complete.

II.

Effective May 1, 2023, in the subsections “Death Benefit...”, “Accidental Death Benefit...”, “Dismemberment Benefit...”, and “Dismemberment Schedule...” the benefit amount of \$15,000 is increased to \$20,000.

III.

Effective as implemented, the BOARD OF TRUSTEES chart on page v is deleted in its entirety and replaced with the following:

CHRISTOPHER GAGLIARDUCCI
c/o Gagliarducci Construction
295 Pasco Road
Indian Orchard, MA 01151

WILLIAM D. FAY
I.U.O.E. Local 98
40 Hudson Dr., P.O. Box 1290
Southwick, MA 01077

JENNA RAHKONEN
c/o Northern Construction Service, LLC
1520 Park Street
P.O. Box 964
Palmer, MA 01069

DAVID KAZIMIERCZAK
I.U.O.E. Local 98
40 Hudson Dr., P.O. Box 1290
Southwick, MA 01077

JONATHAN PECOY
c/o Warner Brothers, LLC
658 Berkshire Avenue
Springfield, MA 01109

DARRIN AUGER
I.U.O.E. Local 98
40 Hudson Dr., P.O. Box 1290
Southwick, MA 01077

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**