

**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: March 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.**

Effective March 1, 2023, a new Section titled “Massachusetts Paid Family & Medical Leave (PFML)” is added immediately after the Section titled “Disability Benefit”, and reads as follows:

Massachusetts Paid Family & Medical Leave (PFML)

A Participant receiving PFML benefits that does not otherwise qualify or elect for Disability Benefits under this Plan, will receive a credit in the amount of six (6) hours per day, up to thirty (30) hours per week during their PFML leave. A Participant must timely supply any and all documentation requested by the Fund Office to establish eligibility for this credit. No credit will be issued for any PFML waiting period mandated by Massachusetts where PFML benefits are not paid.

There is a fifty-two (52) week aggregate maximum lifetime limit for the credit.

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**