

**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 indicated below, the first paragraph of the subsection "Disabilities Due to Non-Occupational Causes..." 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 and a net Disability Income benefit of \$400 per week (***\$600 per week where the disability is incurred on or after January 1, 2023, and the claim is first submitted to the Fund Office after that date.***) if the Participant is determined to be totally disabled from a non-occupational cause, such as an accident or sickness. The credit for hours and weekly net benefit of \$400 (***or \$600***) will be provided during the period of disability up to a maximum of twenty-six (26) weeks. Payment will be made for each full week from the first (1st) day of total disability in the case of an accident or sickness where hospitalized on an inpatient basis and from the eighth (8th) day of total disability in the case of an accident or sickness without hospitalization. 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.

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**