



THE ROAD
TO A *healthier* YOU

Summary of Material Modification

June 2015

Dear Participant:

The Trustees announce the following enhancement to the Health and Welfare plan of benefits:

Effective June 18, 2015, the Health Dynamics physical wellness incentive benefit has improved to allow:

A waiver of the Calendar Year Deductible for the employee and/or spouse who participates in a Health Dynamics physical. The Calendar Year Deductible of \$250 will be waived in the calendar year following the 12-month period (December – November) in which a Health Dynamics physical is completed. For example, the employee and/or spouse who participates in a Health Dynamics physical between December 2014 and November 2015 will have their individual 2016 Calendar Year Deductible waived.

In addition, you will continue to remain eligible for the existing Health Dynamics physical incentives as outlined below:

Participants who undergo a physical through Health Dynamics may elect to receive EITHER a \$20 per month gym/health club membership reimbursement for the employee and/or spouse for up to 12 months (\$240 maximum for employee and \$240 maximum for spouse), OR may elect to have \$240 reimbursed per year for copayments and/or coinsurance paid under the medical plan. If both the employee and spouse undergo a Health Dynamics physical, they can EACH be reimbursed up to a maximum of \$240 for their copays and/or coinsurance amounts.

Please keep this Summary of Material Modification with your benefit plan booklet so that you will have an up-to-date description of the Fund's benefits. If you have any questions about this benefit change, please contact the Fund Office at the address or telephone number shown below.

Board of Trustees
Operating Engineers Local #49
Health & Welfare Fund