



THE ROAD
TO A *healthier* YOU

Summary of Material Modification

November, 2014

Dear Participant:

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

Effective August 1, 2014, a lodging benefit of up to \$30 per night is available when daily proximity is necessary in order to participate in a lengthy medically necessary treatment program. The benefit will pay for up to 90 nights. Lodging benefits will be paid only if you satisfy each of the following three requirements:

- a. You must contact the Patient Advocacy Program vendor, Medical Advocate Program (MAP), in order to identify an appropriate medical treatment facility, and
- b. You must obtain a letter from your attending physician detailing (1) your diagnosis, (2) procedure, (3) required proximity, (4) length of treatment, and (5) treatment facility. The letter must also contain a detailed (6) explanation of the necessity for daily proximity in order to participate in the lengthy medically necessary treatment program, and
- c. You must apply and receive approval from the Plan Administrator for this benefit prior to your medically necessary procedure.

You can contact MAP toll-free at (866) 573-5745.

To apply for benefits, you should contact the Plan Administrator, Wilson-McShane Corporation, at (952) 854-0795 or, toll-free, at (800) 535-6373. They will provide you the required application form and further information regarding the application process. The application will require that you provide the letter from your attending physician containing each of the six required details noted above. The Plan Administrator will review the application and advise you if the request is approved or denied.

If you are approved for this benefit, you will be required to provide itemized receipts for any qualifying lodging expenses. Non-itemized receipts will not be accepted.

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 and Welfare Fund

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