



THE ROAD
TO A *healthier* YOU

Summary of Material Modification

October 2015

Dear Participant:

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

Tooth extractions are covered under the Major Medical Expense Benefit only when such extractions are necessary in order to perform medically necessary procedures to treat **oral cancer**.

Effective January 1, 2016, dental implant surgery will be covered under the Major Medical Expense Benefit **only** when performed as part of reconstruction of the mouth after treatment for oral cancer.

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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