



THE ROAD
TO A *healthier* YOU

Summary of Material Modification

Dear Participant:

February, 2016

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

Effective May 1, 2016, paper claims must be submitted within 24 months of the date on which the expense was incurred in order to be eligible for reimbursement from a Health Reimbursement Arrangement (HRA). Therefore, eligible expenses incurred on or after May 1, **2014** (24 months prior to the effective date) may be submitted for HRA reimbursement within 24 months of when the expense was incurred. For example, an eligible expense incurred on June 1, 2014 may be submitted for reimbursement up through May 31, 2016.

Participants may submit paper claims for reimbursement from their HRA on forms available from the Fund Office.

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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