



**THE ROAD**  
TO A *healthier* YOU

### Summary of Material Modification

Dear Participant:

January 2018

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

Effective January 1, 2018, the General Exclusions And Limitations section is amended by adding:

nn. Any claim for a loss, expense, or charge submitted to the Plan on behalf of an individual that is fraudulently submitted or involves an intentional misrepresentation of material fact.

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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