



THE ROAD
TO A *healthier* YOU

Summary of Material Modification

June 2014

Dear Participant:

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

Effective September 1, 2014 the vision benefit is a \$500 per 2 calendar years benefit.

- On September 1, 2014 you and your dependents will each be provided a \$500 allowance towards vision care expenses incurred between September 1, 2014 and December 31, 2015.

Thereafter, the allowance will be replenished to \$500 on the first day of every even year; for example:

- On January 1, 2016 the vision allowance will be replenished to \$500 towards vision care expenses incurred between January 1, 2016 and December 31, 2017 (2 years).
- On January 1, 2018 the vision allowance will be replenished to \$500 towards vision care expenses incurred between January 1, 2018 and December 31, 2019 (2 years).

*Note that any remaining (unspent) balance of the \$500 at the end of any 2-calendar year cycle **will not carry over**, but that the full \$500 will be replenished.*

Beginning August 1, 2014, all vision care expense receipts for Active Participants, Dependents, pre-Medicare Retirees, and Medicare Retirees living outside of Minnesota should be submitted to the Fund office, Wilson-McShane Corporation, for reimbursement. If you are a Medicare Retiree living in Minnesota, you must exhaust the annual benefit available through the BlueCross BlueShield Platinum Blue Medicare program before you can apply for benefits under this Plan. Once you exhaust the annual benefit under the Medicare program, you may submit receipts to the Fund office for reimbursement. All receipts must be submitted with an Operating Engineers Local #49 Health & Welfare Fund Vision Claim Form.

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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