



International Union of Operating Engineers
Local 132 Trust Office

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Apprenticeship Fund
Health & Welfare Fund
Pension Fund

Trustees • Charles A. Parker • D.W. "Bud" Daniel, Jr. • John M. Farley, II • William N. Huffman

October 10, 2017

To: All Participants

From: Board of Trustees

Re: Health & Welfare Fund

**Summary of Material Modification
Health & Welfare Fund
Summary Plan Description 2012 Edition**

This notice is a Summary of Material Modification (SMM) and describes changes to your Summary Plan Description (SPD) for the Fund. You should read this notice carefully and keep this notice with your SPD.

This notice is for clarification of the prior notice dated May 1, 2017.

Effective May 1, 2017:

Ineligible Medical Expenses *(page 35 of the Summary Plan Description)*

No benefits are payable for the following:

- Any services provided by an out-of-network residential treatment facility for services rendered on and after May 1, 2017. Please note, this exclusion would include, but not limited to, services for inpatient or residential skilled nursing, alcohol and/or drug dependence rehabilitation.

Expenses submitted by an in-network provider will continue to be covered. However, there will be no benefits payable for any charges submitted by an out-of-network provider, which are related to an in-network residential treatment.

Should you have any questions or need additional information, please contact the Fund Office at (304) 525-0482 or 1-800-642-3525.