

WELFARE, ANNUITY AND APPRENTICESHIP SKILL IMPROVEMENT & SAFETY FUNDS

of the

International Union of Operating Engineers

Local 15, 15A, 15B, 15C & 15D, A.F.L.-C.I.O.

44-40 11th Street • Long Island City, N.Y. 11101

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Welfare Fund Notice

To all Active Participants:

We are writing to inform you about changes to the Welfare Plan's benefits that are effective January 1, 2022. The changes are necessary in order for the Plan to maintain its financial stability and to continue to provide a comprehensive benefit package that our members have grown accustomed to. Please note that due to this change you will soon be receiving new Empire Blue Cross Blue Shield Medical ID cards and Out of Network Medical ID cards.

1. The most significant changes consist of changing the network administrator for Out-Of-Network claims. The Fund office will no longer administer Out-Of-Network claims. Empire Blue Cross Blue Shield will now be administering all Out-Of-Network.
2. The maximum out of pocket amount has been increased to \$8,700.00 individual and \$17,400.00 family. The Medical out of pocket maximum is \$1,000.00/individual and \$2,000.00/family and your prescription drug out of pocket maximum is \$7,700.00/individual and \$15,400.00/family.

Important Reminders

3. It is imperative that you keep all information current with the Plan including address, phone number, beneficiaries and other pertinent information. The Plan requires you to immediately furnish in writing any information that may affect your eligibility for coverage or the Funds ability to properly administer you and your family's benefits. This would include but is not limited to a member or participants change in marital status or insurance status. If you need to change your beneficiary, contact the Welfare Fund Office at 212-255-7657, as soon as possible to obtain a form.
4. Be advised that the Summary of Benefit Coverage (SBC) and Notice of Privacy Practices are available on the Funds website www.iueo15funds.org. If you would like the Fund to mail a copy of the SBC or Notice of Privacy Practices to you, please do not hesitate to contact the Fund office at 212-255-7657.

Women's Health and Cancer Rights Act

The Women's Health and Cancer Rights Act (the "Act"), provides that any group health plan or health insurance issuer that provides medical and surgical benefits with respect to a mastectomy must also provide coverage for reconstructive surgery following the mastectomy. Specifically, if a participant or beneficiary is receiving benefits in connection with a mastectomy, the plan must also provide coverage for:

1. reconstruction of the breast on which the mastectomy was performed;
2. surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. prostheses and physical complications at all stages of mastectomy, including lymphedemas.

This coverage is subject to all of the Fund's rules regarding benefits, including the Fund's annual deductibles and coinsurance provisions.

Please note that this Fund already provides coverage for the items listed above and did so prior to the enactment of the Act and will continue to provide such coverage. Nonetheless, federal law requires the Fund to notify you of this coverage.

The Trustees of the Welfare Fund