

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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January 2023

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, 2023. The changes are necessary for the Plan to maintain its financial stability and to continue to provide a comprehensive benefit package that our members have grown accustomed to.

1. The maximum out of pocket amount has been increased to \$9,100.00 individual and \$18,200.00 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 \$8,100.00/individual and \$16,200.00/family.
2. The Board of Trustees have approved to add an additional optical provider so that you now have three Optical Networks to choose from. General Vision Services, Vision Screening and CPS Optical Network. You can access the links for each of these providers on our website www.iuoe15funds.org.

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.iuoe15funds.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 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.

Wishing a Happy, Healthy New Year to you and your families.

The Trustees of the Welfare Fund