

# 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 Pre-Medicare Retirees:

We are writing to inform you about changes to the Welfare Plan's benefits that are effective January 1, 2023. This change is 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 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](http://www.iuoe15funds.org).

### Important Reminders

2. 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.

## **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.

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

The Trustees of the Welfare Fund