



OE3 Trust Funds

Health. Security. Service.

Operating Engineers Trust Funds
1600 Harbor Bay Parkway, Suite 200, Alameda, CA 94502-3035
P.O. Box 23190, Oakland, CA 94623-0190

(800) 251-5014 • OE3trustfunds.org

February 7, 2020

TO: All Participants and Dependents, including COBRA beneficiaries, enrolled in the HMSA PPO Plan of the Hawaii Health and Welfare Trust Fund for Operating Engineers

FROM: Board of Trustees
Hawaii Health & Welfare Trust Fund for Operating Engineers

This notice will advise you of changes made to the Trust Fund's benefit plan. This information is VERY IMPORTANT to you and your Dependents. Please take the time to read it carefully.

<p>DEDUCTIBLE DECREASE FOR THE HMSA PPO PLAN EFFECTIVE JANUARY 1, 2020</p>

The Board of Trustees is pleased to announce that, effective for services incurred between January 1, 2020 and December 31, 2020, your deductible for the HMSA PPO Plan will be temporarily reduced to \$100 per individual, and \$300 per family, per calendar year (from \$150 individual/\$450 family). This benefit change is effective for 2020 only.

Recent claims paid experience for the Plan has been very good, enabling the Board to pass these savings on to the participants, for this fixed period. If Plan's financial results continue to be as positive the Board will evaluate the possibility of extending this program beyond 2020.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, please contact the Trust Fund Office at (800) 251-5014. You may also call the Fringe Benefits office at (800) 532-2105.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Fund Office.