



OE3 Trust Funds

Health. Security. Service.

Operating Engineers Trust Funds
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P.O. Box 23190, Oakland, CA 94623-0190
(800) 251-5014 • OE3trustfunds.org

Date January, 2015

To: Participants and Dependents in the Pensioned Operating Engineers Health and Welfare Trust Fund

This notice will advise you of material modifications 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.

CHANGE IN KNEE/HIP REPLACEMENT SURGERY BENEFIT (DOES NOT APPLY TO MEDICARE ELIGIBLE PARTICIPANTS OR TO PARTICIPANTS ENROLLED IN AN HMO)

In 2014, the Fund paid a Maximum Allowable Charge (MAC) of \$30,000 for a single hip replacement or a single knee joint replacement surgery. *Effective January 1, 2015, the MAC the Fund will pay for hip and knee replacement surgeries in the state of California increased from \$30,000 to \$34,000.*

This maximum includes all inpatient facility costs but does not include the professional fees such as anesthesia or surgeon fees.

Please call **Watchdog at 1-855-279-2128** for help in locating an inpatient facility.

CHANGE IN VISION CARE BENEFITS FOR DEPENDENT CHILDREN

THIS "CHANGE IN VISION CARE BENEFITS FOR DEPENDENT CHILDREN" IS EFFECTIVE JULY 1, 2015 AND APPLIES TO ALL ELIGIBLE DEPENDENTS UNDER THE VISION CARE PLAN.

The Trustees have made a change to the Trust Fund's vision care benefits for dependent children under age 19. Currently, the Plan covers an unlimited number of eye exams and lenses, and eyeglass frames are limited to one frame in a twelve-month period for children under age 19.

Effective July 1, 2015, vision care benefits for a dependent child under age 19 will be as follows:

VISION EXAM	Limited to once every 12 months
LENSES	Limited to once every 12 months
FRAMES	Limited to once every 24 months

Copayments and other out-of-pocket expenses are not changing at this time.

REMINDER ON PREVIOUS ANNOUNCEMENT ON PPI MEDICATIONS

Effective January 1, 2013, the benefit maximum payments for proton pump inhibitor (PPI) medications were **reduced** as noted in the chart below. However this change was delayed until January 1, 2015. PPI medications are drugs prescribed to treat stomach acid-related disorders.

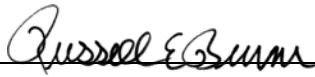
Retail Pharmacy	From \$50 to \$30 maximum benefit paid by the Fund for each prescription, up to a 34-day supply
Mail Service	From \$150 to \$90 maximum benefit paid by the Fund for each prescription, up to a 90-day supply

You will be responsible for paying the difference between the cost of the drug and the fixed Fund payment.

Remember, you will need a written prescription from your doctor in order for the Fund to cover an over-the-counter drug.

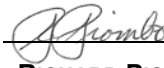
If you have any questions, please contact the Trust Fund Office at the numbers listed above. You may also call the Fringe Benefits office at (800) 532-2105.

Sincerely,
Board of Trustees



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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 the Plan changes, please contact the Trust Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.