

Locals 302 and 612 of the International Union of Operating Engineers Trust Funds

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124 Phone (206) 441-7314 or (877) 441-1212 • Fax (206) 505-9727 • Website: www.engineerstrust.com

Administered by
Welfare & Pension Administration Service, Inc.

August 12, 2024

**TO: All Eligible Plan Participants
Locals 302 and 612 IUOE Construction Industry Health and Security Fund**

RE: Benefit Change and Dollar Bank Deduction Charges

This is a Summary of Material Modification describing a change to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

Massage Therapy

The Plan currently provides coverage for massage therapy when part of a chiropractic or physical therapy treatment plan under the supervision of the provider prescribing the treatment plan and billed under the same clinic/tax ID number of the prescribing provider.

The Trustees have reviewed this limitation of coverage and effective January 1, 2024, the Plan will provide coverage for massage therapy which is performed as part of a chiropractic or physical therapy treatment plan prescribed by a medical provider or other licensed practitioner but will not require the therapy be provided within the same clinic/practice of the provider/practitioner issuing the treatment plan.

As with all services, coverage of massage therapy is subject to the Plan's requirements that such treatment is "Medically Necessary" as that term is defined in the Plan and is subject to eligibility, cost-sharing, deductibles and co-pays.

Dollar Bank Deductions

Eligibility Provisions

The Trust is primarily funded with contributions required under collective bargaining agreements between the IUOE 302 and 612 and signatory employers in Washington and Alaska. When those collective bargaining rates change, monthly amounts required for continued eligibility in the health plan also change.

The following changes have been made to the eligibility provisions:

Initial Eligibility

The minimum contribution required to establish Initial Dollar Bank eligibility for Hourly employees will change as follows with **June 2024 hours for August 2024 coverage**:

- \$1,709.00 in Eastern Washington,
- from \$1,724.00 to \$1,869.00 in Western Washington, and
- from \$2,115.00 to \$2,276.00 in Alaska

(Contribution amount must be accumulated within a consecutive three-month period).

Continued Coverage

The monthly dollar bank deduction for coverage will change as follows for Bargained Hourly employees whose employers remit contributions for ALL hours worked, with **June 2024 hours for August 2024 coverage**:

- \$1,139.00 per month in Eastern Washington,
- from \$1,149.00 to \$1,246.00 per month in Western Washington, and
- from \$1,410.00 to \$1,517.00 per month in Alaska

The monthly dollar bank deduction for coverage will change as follows for Associate and Bargained Flat Rate employees with **July 2024 hours for September 2024 coverage**:

- \$1,420.00 per month for Eastern Washington,
- from \$1,514.00 to \$1,569.00 per month for Western Washington, and
- from \$1,773.00 to \$1,861.00 per month for Alaska

Any participant covered by a collective bargaining agreement that has an hourly contribution which is not at least equivalent to the AGC Master Labor Agreement and/or whose employer remits contributions on less than all of participants' hours worked in a month, will be charged the higher Bargained Flat Rate deduction factor, for a month of coverage.

Dollar Bank Maximum

Effective **June 2024 work hours for August 2024 coverage**, the maximum dollar amount that can accumulate in an Hourly employee's dollar bank is:

- \$9,112 in Eastern Washington,
- \$9,968 in Western Washington, and
- \$12,136 in Alaska

If you have any questions, please contact the Administration Office at (206) 441-7314 or (877) 441-1212 and follow prompts for appropriate department.

Board of Trustees

Locals 302 and 612 of the International Union of Operating Engineers Construction Industry Health and Security Fund

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Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.