

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

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Administered by
Welfare & Pension Administration Service, Inc.

November 1, 2024

To: **All Eligible Medicare Participants and Medicare Eligible Spouses
Locals 302 and 612 IUOE Construction Industry Health and Security Fund**

RE: **IMPORTANT Changes to your Medical and Prescription Drug Benefits – Effective January 1, 2025**

This is a summary of material modifications describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read this notice carefully and keep this document with your Summary Plan Description Booklet

The Locals 302 and 612 IUOE Construction Industry Health and Security Fund (the “Trust”) is changing the way it provides medical and prescription drug benefits to Medicare eligible participants and spouses.

Effective **January 1, 2025**, your medical and prescription coverage will be provided by Humana. Benefits will be similar to those currently provided by the Trust, with some enhancements. Enclosed is a letter listing your new **reduced premium rates effective January 1, 2025**.

This change is being made to address the continually increasing cost of coverage to you and the Trust, and to ensure that Medicare eligible participants have access to comprehensive coverage at the most affordable cost. You will have a dedicated group of retiree advocates who will work specifically for IUOE members to assist in creating a smooth transition, provide ongoing support of the plan, and answer any questions or concerns.

In the very near future, you will receive additional information that will include contact information, a summary of benefits and frequently asked questions. **Please watch your mail.**

It is important to note that if you are currently having your health premiums deducted from your monthly pension benefit, this will continue. If you self-pay your health premiums, you will continue to make those payments to the Administration Office the same as you do today.

The Administration Office will continue to be available to assist you with premium payments and questions at (877) 441-1212 or you can visit the Trust’s website www.engineerstrust.com.

Board of Trustees

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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 step children 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.