**INTERNATIONAL UNION OF OPERATING ENGINEERS**

**LOCAL 25, MARINE DIVISION**

**• MEDICAL PLAN •**

**461 STATE ROUTE 33, MILLSTONE TOWNSHIP NEW JERSEY 08535**

**TELEPHONE (800) 548-6662 • FAX (732) 446-9167**

 ADMINISTRATOR

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MEGHAN BRODOWSKI

March 2022

**SUMMARY OF MATERIAL MODIFICATIONS**

**Medicare Eligible Pensioners Only**

This notice contains important information regarding changes to the International Union of Operating Engineers Marine Division Local 25 Medical Plan (the “Medical Plan”) affecting Medicare Eligible Pensioners covered by the Medical Plan. This Summary of Material Modifications (SMM) is issued to notify you of changes to the I.U.O.E. Local 25, Marine Division Medical Plan Summary Plan Description (SPD), which was previously distributed to you. Please take the time to read this carefully and share it with your family. Keep this notice with your Medical Plan documents.

**INCREASE IN MEDICARE PART B AND PART D PREMIUM REIMBURSEMENT**

As set forth in the Plan’s SPD regarding “Benefits for Medicare Eligible Pensioners”, all eligible Pensioners and their eligible Dependents must enroll in both Medicare Part A (hospital) and Part B (medical) in order for benefits to be payable from the Local 25 Medical Plan. The Plan reimburses Medicare Eligible Pensioners and their Eligible Dependent spouse a set amount towards the cost of the monthly Medicare Part B and Part D premiums. **We are pleased to report that, effective January 1, 2022, the Trustees of the Medical Plan agreed to increase the reimbursement amount to $85.00 per month, which totals $1,020.00 per year ($170.00 per month/$2,040.00 per year for both Pensioner and their Eligible Dependent spouse).** Previously, the Plan reimbursed $52.00 per month and $624 per year ($1,248.00 per year for both Pensioner and their Eligible Dependent spouse).

Please refer to the Plan’s SPD under “Benefits for Medicare Eligible Pensioners” for additional information or call the Plan Office with any questions.

**Questions?**

If you have any questions or concerns, please feel free to call the Plan Office.

Sincerely,

Meghan Brodowski

Meghan Brodowski
Administrator

**Notice of Grandfathered Health Plan Status**

This group health plan believes this plan is a “grandfathered health plan” under the ACA. As permitted by the ACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the ACA that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the ACA, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at the International Union of Operating Engineers Local 25 Marine Division Medical Plan at 461 State Route #33, Millstone Township, New Jersey, 08535-. Telephone: 800-548-6662. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

*This Summary of Material Modification (SMM) does not restate all of the terms and provisions of the Medical Plan and does not affect any benefit other than the ones discussed above. All other terms of the Medical Plan, as set forth in the Summary Plan Description remain in effect. The Board of Trustees reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Plan. The Board also reserves the right in its sole and absolute discretion to amend, modify, or terminate the Plan or any benefits provided under the Plan (or eligibility for such benefits), in whole or in part, for active and retired participants at any time and for any reason.*

**Current Trustee Roster (effective March 1, 2022):**

**Union Trustees Employer Trustees**

Anthony Gonsiewski (Co-Chair) Stephen Newton, Norfolk Dredging (Co-Chair)

Heather Bawgus Laurie Boyan, Weeks Marine

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Scott Reeves Guilford D. Ware, Jr., Norfolk Dredging

Anthony Stewart Timothy Weckwerth, Weeks Marine