

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

MEGHAN BRODOWSKI

January 2023

SUMMARY OF MATERIAL MODIFICATIONS

This notice contains important information regarding changes to the International Union of Operating Engineers Marine Division Local 25 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.

IMPORTANT: ENHANCEMENTS TO OPTICAL AND DENTAL BENEFITS EFFECTIVE JANUARY 1, 2023

We're excited to tell you about an important change being made to the International Union of Operating Engineers Marine Division Local 25 Medical Plan.

Effective January 1, 2023, the Plan's Optical Benefit for Employees and Eligible Dependents will now be \$500 per year for both single vision and bifocal lenses. The eyeglass optical benefit will now be payable each year up to \$500.00.

Please refer to the Plan's SPD under "Optical Benefits" on page 36 for additional information or call the Plan Office with any questions. This change does not apply to the Plan's benefit for Special Cataract Glasses. Please see the SPD for additional information.

Effective January 1, 2023, the Trustees of the Medical Plan agreed to increase the maximum dental benefit from \$1,500 to \$2,000 for charges incurred on and after January 1, 2023.

Please refer to the Plan's Dental Benefit insert to the SPD for additional information or call the Plan Office with any questions.

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

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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 (and their dependents) at any time and for any reason.

Sincerely,

Meghan Brodowski

Meghan Brodowski
Administrator