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IMPORTANT NOTICE FOR PLAN PARTICIPANTS

May 2024

Dear Participant:

The Board of Trustees of the International Union of Operating Engineers Local 399 Health and Welfare Plan (“Local 399 Health Plan”) are pleased to announce the following changes to the plan of benefits.

Autism Coverage

Effective June 1, 2024, the Plan will provide coverage for autism treatment, including applied behavioral analysis therapy (“ABA Therapy”). Coverage is subject to normal plan provisions and must be precertified through the Plan’s professional Review Organization.



Required Notice: Notice Regarding Grandfathered Status

The Trustees of the IUOE Local 399 Health and Welfare Plan have determined that the Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, 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 Affordable Care Act that apply to other plans, for example, the requirement to cover preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, 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 Local 399 Health and Welfare Plan, 2260 S. Grove Street, Chicago, IL 60616-1823, telephone (312) 372-9870, fax (312) 842-0291. 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.

• Summary of Material Modifications • EIN: 36-6198426 • PN: 501 • c206 SMM 2024-1 •