

# Summary of Material Modification Midwest Operating Engineers Retiree Welfare Plan

June 2025

## **TO: Eligible Retirees of the Midwest Operating Engineers Retiree Welfare Plan**

This Summary of Material Modifications (SMM) advises you of an important change to your Retiree Welfare Plan Summary Plan Description (SPD) dated April 1, 2020. This SMM is part of your SPD; please keep them together for future reference. You can view the RWP SPD in your My150 account under My Library > My Plan Documents.

The following change has been adopted by the Board of Trustees and is effective January 1, 2025:

- **Exclusion of Gene Therapy**

Effective January 1, 2025, the Plan excludes coverage for gene therapy treatments.

If you have questions about this change, contact the Fund Office at 708-482-7300.

### *The Board of Trustees*

The Midwest Operating Engineers Welfare Fund

*This announcement contains only highlights of recent changes to the Midwest Operating Engineers Retiree Welfare Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the SMM and the SPD and Plan documents that establish the Plan, the Plan document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*