

Summary of Material Modification

Midwest Operating Engineers Active Health and Welfare Plan

June 2025

TO: Eligible Members of the Midwest Operating Engineers Active Health and Welfare Plan

This Summary of Material Modifications (SMM) advises you of an important change to your Summary Plan Description (SPD). This SMM is part of your SPD; please keep them together for future reference. You can view your plan's current 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 Active Health and 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.