MIDWEST OPERATING ENGINEERS
FRINGE BENEFIT FUNDS

PENSION TRUST FUND • WELFARE FUND • RETIREE WELFARE PLAN
VACATION SAVINGS PLAN • RETIREMENT ENHANCEMENT FUND

6150 JOLIET ROAD, COUNTRYSIDE, IL 60525-3994
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JAMES M. SWEENEY, CHAIRMAN / DAVID M. SNELTEN, SECRETARY-TREASURER

Midwest Operating Engineers Welfare Fund
Annual Notices
October 2026

Enclosed are two Midwest Operating Engineers Welfare Fund required notices. These notices are sent on an annual basis and are intended for informational purposes only. Please keep this information with your other group health plan documents.

- **Annual Breast Reconstruction Notice** – This notice is required under the Women's Health and Cancer Rights Act (WHCRA) and must be sent to members of group health plans that provide for mastectomy benefits. This notice provides a description of benefits under WHCRA and any deductibles and coinsurance limits applicable to such benefits.
- **Notice of Creditable Coverage** – This notice must be sent to members of group health plans that provide prescription drug coverage to Part D eligible individuals. The plan must provide written notice stating whether a group health plan's prescription drug coverage is, on average, at least as good as standard prescription drug coverage under Medicare Part D.

If you have any questions pertaining to either of the enclosed notices, please contact Member Services at 708-579-6600.

Sincerely,

The Board of Trustees
Midwest Operating Engineers Welfare Fund

Midwest Operating Engineers Welfare Fund
Annual Breast Reconstruction Notice
October 2026

This annual notice is required under the federal Women's Health and Cancer Rights Act, first effective October 21, 1998. Please review this information carefully.

The Midwest Operating Engineers Welfare Fund (the "Plan") will consider charges for the following services and supplies to be covered medical expenses when the charges are incurred by an eligible member or an eligible dependent who is receiving Plan benefits for a mastectomy, and when the person elects (in consultation with their physician) breast reconstruction in connection with the mastectomy:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications relating to all stages of the mastectomy, including lymphedemas.

The benefits payable for these services and supplies are subject to the same Plan deductibles, co-payment percentages, and maximum benefit limitations applicable to covered services for other covered medical conditions.

If you have any questions regarding this notice, please contact Member Services at 708-579-6600.

Sincerely,

The Board of Trustees
Midwest Operating Engineers Welfare Fund

Midwest Operating Engineers Welfare Fund
Notice of Creditable Coverage

Important Information About Your Prescription Drug Coverage and Medicare Prescription Drug Coverage

This notice is for active participants and their family members who are either currently eligible for Medicare or will become eligible for Medicare in the next year.

If you don't fall in either of these two categories, you can disregard this notice.

This notice contains information about:

- The availability of Medicare Prescription Drug Coverage (Part D)
- How the Midwest Operating Engineers Welfare Fund's existing prescription drug benefits for all Plan participants are, on average, at least as good as standard Medicare Prescription Drug Coverage
- What happens to your coverage under the Midwest Operating Engineers Welfare Fund if you elect Medicare Prescription Drug Coverage
- Where to find more information to help you make decisions about your prescription drug coverage

Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained Creditable Coverage. This notice verifies that you have Creditable Coverage and that you are not required to pay a higher premium (a penalty).

The Midwest Operating Engineers Welfare Fund will continue to provide prescription drug coverage to Medicare eligible individuals. The prescription drug coverage provided by the Midwest Operating Engineers Welfare Fund is "Creditable Coverage," which means that the Fund will provide at least the standard level of coverage set by Medicare. This means that you do **not** need to join a Medicare prescription drug plan since you have coverage available through the Midwest Operating Engineers Welfare Fund. You can keep this coverage and not pay a higher premium (penalty) if you join a Medicare drug plan later.

Medicare Prescription Drug Coverage

Medicare Part D is available to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may offer more coverage for a higher monthly premium.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year after from **October 15th through December 7th**. However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a two (2) month Special Enrollment Period to join a Medicare drug plan. In addition, if you lose or decide to leave employer/union sponsored coverage, you will be eligible to join a Medicare drug plan at that time using an Employer Group Special Enrollment Period.

Existing Coverage as Good as Standard Medicare Prescription Drug Coverage

The Midwest Operating Engineers Welfare Fund's existing prescription drug benefits are, on average, "Creditable Coverage," which means the Fund is expected to pay as much in claims for all participants (or more in some cases) as standard Medicare Prescription Drug Coverage pays. Because your current prescription drug benefits with the Midwest Operating Engineers Welfare Fund, on average, are as good as Medicare standard coverage, you can stay covered under the Plan and join a Medicare drug plan later and not be required to pay a higher premium (a penalty).

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you are considering joining a Medicare drug plan, you should compare your current coverage, including which medications are covered, at what cost, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area. Remember that for most people there is a monthly premium for Medicare Prescription Drug Coverage.

If you decide to join a Medicare drug plan, your current Fund coverage will not be affected. If you do this, this Fund will pay primary to Medicare for active employees and their dependents. However, remember that you do not have to enroll in Medicare at this time.

Note: If you do decide to join a Medicare drug plan and drop your current Fund coverage, be aware that, as an active employee, you and your dependents will be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you are entitled to Medicare and drop or lose your coverage with the Midwest Operating Engineers Welfare Fund and do not join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium for Medicare Prescription Drug Coverage may be higher. The increase may be at least 1% of the Medicare base beneficiary premium for every month that you were eligible but did not have coverage. For example, if you go 19 months without creditable coverage, your monthly premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare Prescription Drug Coverage. In addition, you may have to wait until the following October to join.

For More Information about Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

To get more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program for personalized help (Refer to the inside back cover of your "Medicare & You" handbook for their telephone number)
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY users should call 1-800-325-0778).

For More Information About This Notice or the Fund's Prescription Drug Benefits

If you have any questions about this notice or would like more information about your prescription drug benefits under the Midwest Operating Engineers Welfare Fund, please call the Fund Office.

You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the Midwest Operating Engineers Welfare Fund changes. You also may request a copy of this notice at any time by contacting the Fund Office.

Date:	October 2026
Plan:	Midwest Operating Engineers Welfare Fund
Contact:	Fund Office
Address:	6150 Joliet Road, Countryside, IL 60525-3994
Telephone Number:	1-708-482-7300

Benefits under the Midwest Operating Engineers Welfare Fund are not vested or guaranteed. Full details of the Midwest Operating Engineers Welfare Fund are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, reduce, or discontinue all or part of the Plan at any time.