

Locals 302 and 612 of the International Union of Operating Engineers Trust Funds

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124
Phone (206) 441-7314 or (877) 441-1212 • Fax (206) 505-9727 • Website: www.engineerstrust.com

Administered by
Welfare & Pension Administration Service, Inc

July 1, 2025

TO: All Participants and Eligible Dependents
Locals 302 and 612 IUOE Construction Industry Health and Security Fund

RE: Summary of Material Modification (SMM) – Kidney Dialysis Benefit

The Board of Trustees of the Locals 302 and 612 International Union of Operating Engineers Construction Industry Health and Security Fund (the “Trust”) is implementing a coverage change effective for kidney dialysis services received on and after **September 1, 2025**.

Under the heading “**Covered Medical Expenses**,” the section titled “End stage renal disease (ESRD)” on page 34 of the Health Plan booklet is replaced with the following:

Dialysis Treatment and supplies administered under the direction of a Physician on an inpatient or outpatient basis.

Inpatient Kidney Dialysis while you are admitted as an inpatient in a Hospital or health care facility is covered the same as other inpatient services and supplies.

Outpatient Kidney Dialysis performed by a PPO provider will be covered at 80% of the PPO allowed amount after the Annual Deductible, subject to the annual Out-of-Pocket Maximum.

Outpatient kidney dialysis performed by a non-PPO provider for the initial three months of treatment will be covered at 300% of the Medicare allowed amount after the Annual Deductible. After the initial three months of treatment, the Plan will cover outpatient kidney dialysis performed by a non-PPO provider at 125% of the Medicare allowed amount, not subject to the Annual Deductible.

Emergency Dialysis – will be covered the same as other emergency services.

Eligible Individuals diagnosed with end stage renal disease (ESRD) may be eligible for Medicare by nature of the diagnosis. Enrolling in Medicare when eligible may offer some protection from balance billing by the provider of dialysis services. In order to ensure the correct coordination of claim payments between the Plan and Medicare, an Eligible Individual is required to provide the Administration Office with a copy of their Medicare card showing the effective date of Medicare Part A and Part B coverage. If you or your Dependent is diagnosed with kidney failure or ESRD contact the Administration Office for assistance.

Important Note: the newest version of the Health Plan booklet is available online at <https://www.engineerstrust.com> and will be mailed to all participants in the near future.

It is important to remember that the benefits provided to you by this Trust are self-funded. These benefits are not being provided by an insurance company. Benefits are paid directly from the contributions made by you and your employer. The Trustees continue to work hard to make sure this Plan provides the coverage you need in the most appropriate and cost-effective manner.

If you have any questions, please contact the Trust Administration Office at 877 441-1212, option 1.

Sincerely,
The Board of Trustees