

**AMENDMENT NUMBER FIVE  
TO THE OPERATING ENGINEERS LOCAL 139 HEALTH BENEFIT FUND  
SUMMARY PLAN DESCRIPTION/PLAN DOCUMENT, 2020 EDITION**

The Operating Engineers Local 139 Health Benefit Fund has adopted the following changes to the Summary Plan Description/Plan Document, 2020 Edition ("Plan").

Effective January 1, 2021, paragraphs 5 and 6 of the subsection entitled "Retiree In-And-Out Program" on page 13, in the Section entitled "Retiree Eligibility and Coverage," are replaced in their entirety with the following:

If you choose to opt out of Retiree coverage, the Fund will provide you and your eligible Dependents the ability to pay a premium to continue coverage for Optional Ancillary Benefits, dental, vision, and death and dismemberment benefits. There is a premium for the Optional Ancillary Benefits. You may elect to take and pay the premium for all of the Optional Ancillary Benefits, or you may elect to take and pay a premium for only the death and dismemberment benefits. *You are not required to take these Optional Ancillary Benefits. If you choose to pay the required premium to maintain these Optional Ancillary Benefits, you and your eligible Dependents will no longer have access to your HRA balance and no HRA amounts will remain available to your spouse or Dependents upon your death.*

You will remain entitled to these Optional Ancillary Benefits as long as:

- The Fund continues to offer these benefits;
- You remain continuously enrolled in another group plan or Medicare Supplemental or Advantage Plan; and
- You timely pay the required monthly premium.

Effective January 1, 2020, the Death and Dismemberment Benefits paragraphs appearing on page 66 are replaced in their entirety with the following:

All active and retired Participants who have satisfied the eligibility requirements are covered by the Death Benefit and Accidental Death and Dismemberment Benefit programs available through the Metropolitan Life Insurance Company (MetLife). If you have opted out of medical coverage under the Retiree In and Out Program (refer to section beginning on page 13), you must have elected to maintain coverage for Optional Ancillary Benefits and paid the applicable premium to be covered by the Death Benefit and Accidental Death and Dismemberment Benefit. Dependents and surviving spouses are not eligible for coverage.

**Death Benefit**

In the event of your death while you are eligible for benefits from the Fund, your designated beneficiary will receive the Death Benefit. A claim, along with proof of your death, must be sent to the Fund Office. Upon receipt, information will be sent to

MetLife. Your claim will be reviewed and, if approved, your beneficiary will be paid the amount of the Death Benefit listed on the Summary of Benefits insert (in the back pocket of this booklet). You are eligible to receive an "accelerated benefit" of up to 50% of your basic life insurance amount if you become Terminally Ill due to an Injury or Illness. However, the benefit will not exceed \$10,000 for active Participants and \$5,000 for Retirees.

**Accidental Death And Dismemberment (AD&D) Benefit**

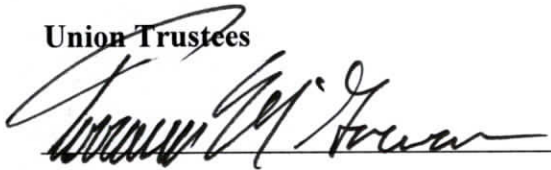
If you are Injured or die due to an Accident, you (or your beneficiary) will be paid up to the maximum amount of the Accidental Death and Dismemberment (AD&D) benefit listed on the Summary of Benefits insert (in the back pocket of this booklet). This benefit is paid in addition to the Death Benefit.

Effective January 1, 2020, the following definition is added to page 94 between the definitions for Optician and Oral Surgery:

Optional Ancillary Benefits means the dental, vision, and death and dismemberment benefits described in pages 59-61, 61-63 and 66-67, respectively.

This Amendment Number Five to the Operating Engineers Local 139 Health Benefit Fund Summary Plan Description/Plan Document, 2020 Edition, was adopted by the Board of Trustees on February 11, 2021.

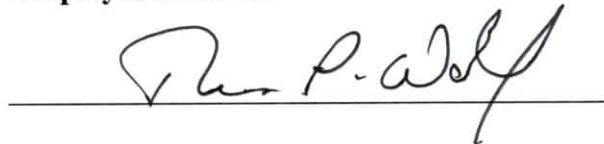
**Union Trustees**



2-11-2021

Dated

**Employer Trustees**



2-11-2021

Dated