

**Summary of Material Modifications to the  
Employers and Operating Engineers Local No. 520 Health and Welfare Fund  
Summary Plan Description and Plan Document**

This notice serves as an official summary of material modifications (SMM) to the Employers and Operating Engineers Local No. 520 Health and Welfare Fund. You should keep this SMM with your copy of the Summary Plan Description.

Effective June 1, 2010, the Trustees of the Employers and Operating Engineers Local No. 520 Health and Welfare Fund amended the Plan as follows:

1. The Accidental Death and Dismemberment Benefits on page 2 in the Schedule of Benefits is amended to read as follows:

Accidental Death and Dismemberment Benefits for Eligible Active Employees – No Dependent Benefits (currently provided through a policy of insurance)

- Death, loss of two limbs, loss of sight in both eyes or loss of one limb together with loss of sight in one eye..... \$40,000
- Loss of one limb or sight in one eye..... \$20,000

Accidental Death and Dismemberment Benefits for Eligible Retired Employees – No Dependent Benefits (currently paid by the Plan)

- Death, loss of two limbs, loss of sight in both eyes, or loss of one limb together with loss of sight in one eye..... \$10,000
- Loss of one limb or sight in one eye..... \$5,000

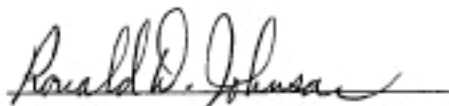
2. The second paragraph under the Immunization Benefit section on page 53 is amended to read as follows:

This Benefit will also pay 100% of the Usual, Reasonable and Customary (UR&C) cost of injections related to the *prevention* of influenza, pneumonia and shingles. However, injections for the *treatment* of pneumonia and bronchitis are subject to the Plan's Deductibles and Co-payments.

If you have any questions regarding the above changes, please call the Fund Office at 618-233-7978.

Sincerely,

Health & Welfare Fund Board of Trustees



Ronald D. Johnson-Fund Chairman

March, 2010



Cyril "Pete" Korte-Fund Secretary

March, 2010