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To: Plan Participants in Local 399's Health & Welfare Plan

The IUOE Local 399 Health & Welfare Fund Office is required by federal law to send Plan participants certain documents and plan information annually. Please review the enclosed documents and plan information below.

Summary of Benefits and Coverage (SBC) for Local 399's H&W Plan year beginning June 1, 2023. The SBC is meant to help you understand your coverage and common healthcare terms. The Federal Government requires all Plans to provide a current SBC document to plan participants every year.

Summary Annual Reports (SAR) for IUOE Local 399's Health & Welfare Trust for the fiscal year ending May 31, 2022.

Additional Documents Included:

Plan Amendment: The most recent plan improvement is the addition of an Acupuncture benefit and details on the No Surprises Act. See the enclosed document for additional details. It is recommended to keep this document with your Summary Plan Description booklet.

Absolute Solutions: Utilizing Absolute Solutions is a voluntary option that has a national network of medical diagnostic imaging providers. Through this Absolute Solutions network, your claims will be paid at 100%. Absolute Solutions will schedule and provide most of your Diagnostic Radiology needs including MRI's, CT scans and PET Scans. This is available not only for yourself but also for your eligible dependents who may have radiology needs. Please note, if you utilize a provider outside of the Absolute Solutions' network, the normal deductible and co-insurance charges will apply.

Additional Information:

Women's Health and Cancer Rights Act of 1998: Under the Women's Health and Cancer Rights Act of 1998 ("WHCRA"), group health plans that provide medical and surgical benefits from the Plan in connection with a mastectomy must also provide benefits for certain reconstructive surgery. A covered person who is receiving Plan benefits in connection with a mastectomy and who elects breast reconstruction will be provided coverage for the following:

- All stages of 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 treatment of physical complications in all stages of mastectomy, including lymphedemas.

Coverage of the above is subject to the Plan's deductible, co-insurance percentage and other provisions and limitations applied for other covered treatments under the Plan. The WHCRA requires Plans to notify plan participants annually of this coverage.

HIPAA Privacy Notice: Local 399's Health & Welfare Fund is required by law to maintain the privacy of your health information as described in its Notice of Privacy Practices. You have a right to request and receive a copy of that notice at any time, even if you have received the notice previously. You also have a right to contact the H&W Privacy Officer c/o IUOE Local 399 H&W Fund, 2260 S. Grove Street, Chicago, IL 60616 if there are questions regarding confidentiality, privacy or security of protected health information (PHI).