

**OPERATING ENGINEERS LOCAL 101 HEALTH & WELFARE FUND**  
**NINTH AMENDMENT TO THE PLAN DOCUMENT**

WHEREAS, the Operating Engineers Local 101 Health and Welfare Fund Combination Plan Document and Summary Plan Description dated January 1, 2012, provides that the Plan may be amended by the Board of Trustees from time to time;

WHEREAS, it is the desire of the Trustees to amend the Plan;

NOW, THEREFORE, BE IT RESOLVED that the Plan document and Summary Plan Description shall be amended as follows, effective as of January 1, 2015:

**Section One - Schedule of Benefits**

The Plan shall be amended at the Section One - Schedule of Benefits at subsection D – Chiropractic Expense Benefit by deleting the following:

Coinsurance.....Standard

and replace it with the following:

Coinsurance  
 In-Network.....Preferred  
 Out of Network.....Standard

**Section Four – Medical Benefits**

Section Four shall be amended by deleting the section on Payment Levels and inserting in its place the following section which clarifies an inadvertent drafting error:

**Payment Levels**

**Preferred Payment Level**

After the Deductible, the Preferred Payment Level (In-PPO Network) pays:

- 80% of Covered Charges until \$3,200 in Benefits Paid, then
- 95% of Covered Charges until a total of \$75,000 in Benefits have been paid by the Plan (that is, until the Plan has Paid an additional \$71,800 in Benefits; then
- 100% of Covered Charges thereafter

**Preferred Payment Level (In-Network) = Example**

	Incremental Covered Charges	Plan Pays	Patient Pays
Deductible	\$ 300	\$ 0	\$ 300
80% Coverage	4,000	3,200	800
95% Coverage	75,579	71,800	3,779
100% Coverage	75,000	75,000	0
	<b>\$ 154,879</b>	<b>\$ 150,000</b>	<b>\$ 4,879</b>

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**Standard Payment Level (Out-of-Network)**

After the Deductible, the Standard Payment Level (Out-of-Network) pays:

- 70% of Covered Charges until \$2,800 in Benefits Paid has been reached; then
- 90% of Covered Charges thereafter

**Standard Payment Level (Out-of-Network) = Example**

	Incremental Covered Charges	Plan Pays	Patient Pays
Deductible	\$ 300	\$ 0	\$ 300
70% Coverage	4,000	2,800	1,200
90% Coverage	80,222	72,200	8,022
	<b>\$ 84,522</b>	<b>\$ 75,000</b>	<b>\$ 9,522</b>

The Plan shall further be amended at Section Four – Description of Covered Benefit table by deleting the following:

Chiropractic Expense Benefit	<b>In-Network Standard</b>	<b>Out-of-Network Standard</b>
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and replacing it with the following:

Chiropractic Expense Benefit	<b>In-Network Preferred</b>	<b>Out-of-Network Standard</b>
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The Plan shall further be amended at Section Four under subsection C – Chiropractic Expense Benefit following the opening paragraph by deleting the first bullet point:

- At the Standard Payment Level.

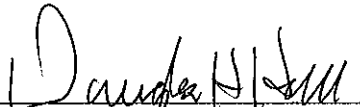
and replacing it with the following:

- At the Preferred Payment Level for In-Network and at the Standard Rate for Out-of-Network.

IN WITNESS WHEREOF, we have approved this amendment Ninth Amendment this \_\_\_\_ day of \_\_\_\_\_ 2014.

APPROVED:

  
 Rodger Kaminska, Co-Chairman

  
 Douglas H. Hall, Co-Chairman