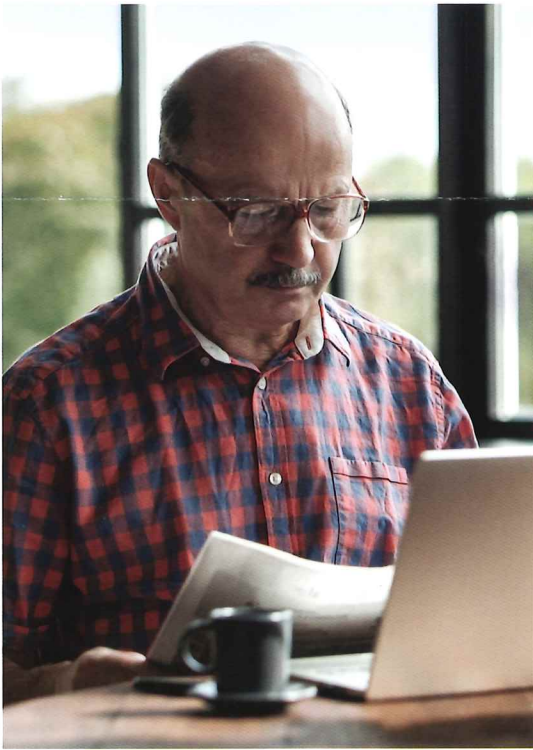




FALL/WINTER 2024



Carelon Behavioral Health (Mental Health & Substance Abuse) Benefits are Available to Non-Medicare PPO Plan Enrollees

The Carelon Behavioral Health member platform now features a chatbot that will address member inquiries related to claims such as: viewing existing or past claims information, viewing the status of an existing or past claim, and viewing an Explanation of Benefits (EOB) document for a claim.

In-Network Providers

- 90% coverage
- 10% coinsurance based on the contract allowance, not the charge(s)
- \$250 individual annual deductible (combined with all other PPO services)

Out-of-Network Providers

- 70% coverage
- 30% coinsurance based on the charge(s)
- \$500 individual annual deductible (combined with all the other PPO services)



Supplemental Check for Defined Pension Benefit Recipients

The Trustees of the Operating Engineers Pension Trust have approved the issuance of a supplemental pension benefit for 2024 (also referred to as a **13th Check**).

This additional benefit payment will be issued the first week of December 2024.

All individuals who were retired on June 1, 2024, and were eligible to receive a pension benefit in December 2024 will receive the supplemental check.

The supplemental check will match the amount of each eligible member's monthly pension benefit to a maximum benefit payment of \$500.00.

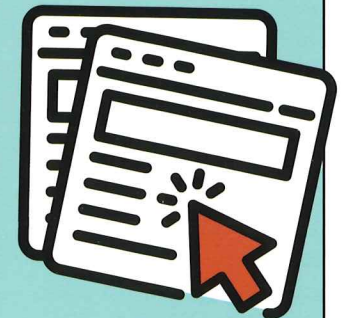
If your monthly pension benefit is being withheld or is suspended as of December 1, 2024, the supplemental check will not be awarded. Once pension benefits are reinstated, the supplemental check will be issued.

Important Reminder

Please keep your Operating Engineers Trust Funds Designation of Beneficiary Forms Up to Date

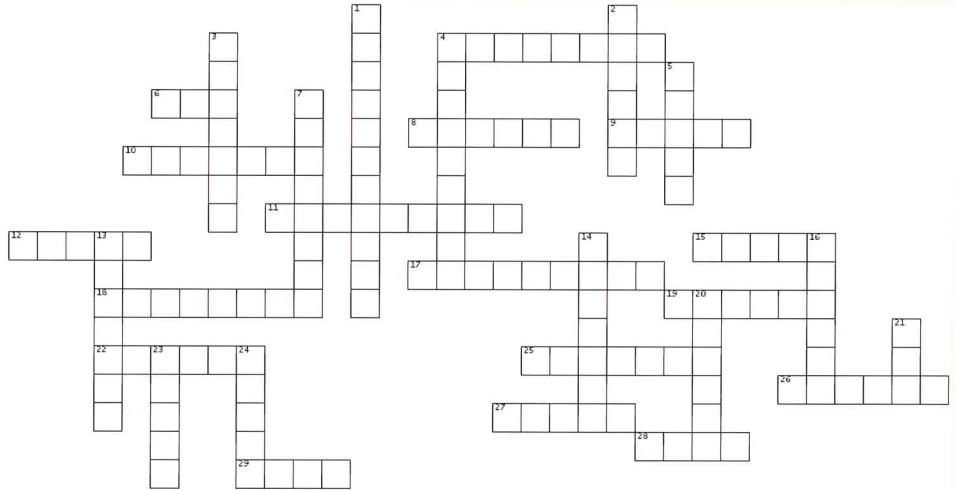
There is a combined Designation of Beneficiary Form for the Health & Welfare Fund and Vacation Holiday Savings Trust, and separate forms to be used to designate a beneficiary under the Operating Engineers Pension Trust and the Operating Engineers Defined Contribution Plan.

Beneficiary forms can be downloaded from our website at www.oefi.org or obtained by calling the Fund's Member Service department at (866) 400-5200.





Fall/Winter Crossword



ACROSS

- 4. Seasonal sport
- 6. Cut and dried grass
- 8. A grain or seed of corn
- 9. Cool and fresh
- 10. An evergreen shrub
- 11. To spend the winter in a dormant or inactive state
- 12. Glowing
- 15. The nut of the oak tree
- 17. Shedding the leaves annually
- 18. A spice with a warm, sweet flavor
- 19. Short coat extending to the hips

- 22. Seasonal fruit
- 25. A large piece of fabric used to keep warm
- 26. An appliance that generates heat
- 27. A deep brown or reddish-brown
- 28. An evergreen tree
- 29. The season after summer and before winter

DOWN

- 1. Instrument for measuring temperature
- 2. A soft warm fabric
- 3. A popular activity during the autumn season

- 4. The part of a chimney that opens into a room where fire can be built
- 5. Corn
- 7. A knitted sweater that opens in the front
- 13. Area of land where fruit or trees are grown
- 14. A term used to describe leaves, flowers and branches
- 16. The natural Earth and the things on it
- 20. Season
- 21. Fruit, meat or cheese prepared with a pastry shell
- 23. A hooded heavy jacket
- 24. A long piece of fabric around the neck

Attention Pensioners

The Annual Pensioner Verification campaign for 2024 has begun. We know it can be an inconvenience to complete and return these forms but it is very important for a couple of reasons:

1. It satisfies a requirement in the Pension Plan requiring the Fund Office verify that Pensioners are not working in the type of employment prohibited by the Plan.
2. It prevents non-union employment that undermines the finances of the Pension Plan, takes jobs from Local 12 members and hurts our good Union employers.

Please look out for the mailing and thank you for protecting our Pension Plan and your fellow Local 12 members!

Change of Address

It is very important that the Fund Office has, in addition to your mailing address, a record of your current physical address on file. Your physical address is important for Plan enrollment. Changes of address must be received by the 15th of the month in order for your pension check to be sent to your new address the following month. The Fund office will continue to send communications to the mailing address you specify, not the physical address, if they are different. Please complete the form below:

Physical Address:

Name _____ Reg #, OEID, Last 4 Digits of Member's SS# _____

Street (Physical Address) _____

City _____ State _____ ZIP _____

Mailing Address:

Street (Mailing Address) _____

City _____ State _____ ZIP _____

Member's Signature _____ Date _____

Phone Number _____

Please return signed form to:

Operating Engineers Trust Funds, PO Box 7063, Pasadena, CA 91109 or fax to (626) 356-1047