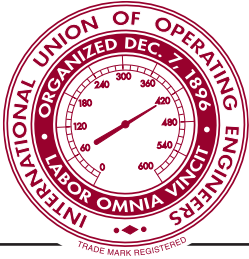


Questions about your Benefits? Call Participant Services at the Fund Office (877) 850-0977. Press "2" for a representative or "#1" to use the automated system.



For Your Benefit

Operating Engineers Local No. 77

October 2020 Vol. 20, No. 4

www.associated-admin.com



SUMMARY ANNUAL REPORTS IN THIS ISSUE!!

- Operating Engineers Local No. 77 Trust Fund of Washington, D.C. Health and Welfare Program
- Operating Engineers Local No. 77 Trust Fund of Washington, D.C. Annuity Fund

Coordination of Benefits Procedures

The following article applies to actively working participants who are not covered by Medicare. If you are actively working and eligible for Medicare, different rules apply.

If you have insurance coverage under two or more group plans, there are certain rules which the Fund follows to determine which plan pays first and how the coverage works.

Which Plan Pays First?

The plan that covers you as an employee pays before a plan that covers you as a dependent. For example, if you work for Clark Construction Group, Inc., the Fund is primary for you. If your spouse works for Clark Construction Group, Inc. and you are covered as his/her dependent, the Fund is secondary for you if you have other coverage through your own employer. When the Fund is primary, it will process your claim first (under the terms of your plan's coverage).

Benefit Coordination

If a person is covered by two or more group plans, the order in which benefits are paid is determined as follows:

1. The plan which covers the person as an employee pays before the plan which covers the person as a dependent.
2. If you are covered under two group plans, the plan which has covered you the longest pays first. There are two exceptions to this rule: (1) a group policy that covers a person for reasons other than being laid off or retired will determine the benefits that are paid first and (2) a group policy that covers a person as a laid-off or retired employee will determine the benefits that are paid second.

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The purpose of this newsletter is to explain your benefits in easy, uncomplicated language. It is not as specific or detailed as the formal Plan documents. Nothing in this newsletter is intended to be specific medical, financial, tax, or personal guidance for you to follow. If for any reason, the information in this newsletter conflicts with the formal Plan documents, the formal Plan documents always govern.

Continued on Page 2

Benefits are coordinated between plans based on these rules. You may not choose which plan to use as primary.

When the Fund is secondary, it will pay covered charges that remain after the primary coverage has paid its portion, but it coordinates with the primary carrier so that both plans together pay no more than 100% of the claim. In order for the Fund to cover you as secondary, you must have followed the rules of the primary plan. For example, if the other plan requires you to see a doctor or facility in their network, you must have done so. If it requires you to

file your claim within a certain time frame in order to be covered, you must have done that also.

If the Fund is secondary, benefits will be paid only if you followed the rules of the primary carrier.

Complete and Return the COB Form

If you or your dependent(s) have coverage through another plan, please complete the form on page 3 and return it to the Fund Office at the address shown at the bottom of the form.

Coordination of Benefits Page 3 ➡

Translation Service Is Available to Help Participants

The Fund Office subscribes to a service to help us communicate with participants that do not speak English as their primary language. By using a telephone aid provided by Language Line Services, we can establish a three-way telephone conversation that includes the participant, a participant services representative from the Fund Office, and a translator.



Language Line Services allow the Fund Office to speak with participants in a variety of languages. While Spanish calls are the most common, Language Line provides translation services for French, Mandarin, Vietnamese, and Burmese speakers, among many others.

If you know of any participants or dependents that haven't called the Fund Office due to a language barrier, please tell them that we have the means to help. Call (877) 850-0977.

Servicio de Traducción es Disponible para Ayudar a los Participantes

La Oficina del Fondo se suscribe a un servicio para ayudarnos a hablar con personas para quienes el inglés no es su idioma principal. Al utilizar una ayuda telefónica provista por Language Line Services, podemos tener una conversación telefónica de tres vías que incluye al participante, un representante de servicios a los participantes de la oficina del Fondo y un traductor.

Language Line Services permite que la Oficina del Fondo hable con más personas y en una variedad de idiomas. La mayoría de los usuarios son participantes que hablan español, pero la Oficina del Fondo también ha utilizado este servicio para hablar con personas en francés, mandarín, vietnamita, birmano y otros idiomas.

Si sabe de participantes o dependientes que no han llamado a la Oficina del Fondo porque no sienten que hablan inglés lo suficientemente bien, dígales que estamos listos para ayudarlo. Todo lo que necesitamos saber es qué idioma hablar. Llame al (877) 850-0977.

Relief for Allergy Sufferers

Autumn has arrived. While this season can be beautiful, it can also be miserable for those who suffer from seasonal allergies. In our Northeast region, the most common source of fall allergies is ragweed, a tall plant with yellow flowers. It can be seen growing along highways, open lots, and fields, and its presence causes great discomfort to many.

The good news is that your Plan of benefits covers the cost of diagnosis and treatment through the injection of allergy serum. Antihistamine injections are not covered, however.

Your Plan covers the cost of treatment at 80%, up to the Usual, Customary and Reasonable ("UCR") amount, with a \$300 deductible per year.





**Operating Engineers Local No. 77
Trust Fund of Washington, D.C.
Health And Welfare Program**

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (877) 850-0977
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (877) 850-0977
www.associated-admin.com

COORDINATION OF BENEFITS UPDATE

Update for Yourself, Your Spouse, or Your Dependent(s)

Participant Name: _____

Participant SSN: _____

There is Other Group Coverage On (Choose One):

- 1) Myself 2) My Spouse 3) Other Eligible Dependent

If Spouse:

Name: _____

SSN: _____

Birth date: _____

Spouse's Employer:

_____ Co. Name

_____ Address

() _____ Phone No.

_____ Benefit/HR Dept.
(Contact Name)

If Other Dependent:

Name: _____

SSN: _____

Birth date: _____

Dependent's Employer:

_____ Co. Name

_____ Address

() _____ Phone No.

_____ Benefit/HR Dept.
(Contact Name)

Coverage is from:

Medicare A

Medicare B

Medicare D

Spouse's Employer

Other

Participant's Employer at Another Job

Insurance Co. Name: _____

Address: _____

Phone Number: _____

Group Policy #: _____ **Effective Date:** _____

If more than one family member has more than one additional coverage, or if an individual is covered by more than one other policy, attach a sheet listing the information for each.

Is it an Active or Retiree Plan? Active Retiree

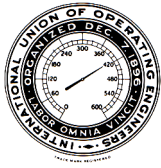
If other group coverage is for a dependent child, is the child's natural parents legally separated or divorced? Yes No

Are you/your dependent eligible for Medicare coverage? Yes No

Participant's Signature _____ **Date** _____

Fax to (410) 683-7788 or mail to:

**Fund Office
Operating Engineers Local No. 77
Health and Welfare Trust Fund
911 Ridgebrook Rd.
Sparks, MD 21152
ATTN: Local 77 COB**



Operating Engineers Local No. 77 Trust Fund of Washington, D.C. Health And Welfare Program

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www.associated-admin.com

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Landover, Maryland 20785-2361
Telephone: (877) 850-0977
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SUMMARY ANNUAL REPORT

OPERATING ENGINEERS TRUST FUND OF WASHINGTON, D.C. AND VICINITY

This is a summary of the annual report for the Operating Engineers Trust Fund of Washington, D.C. and Vicinity, EIN 52-6038508, Plan No. 501, for the period January 1, 2019 through December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of Plan assets, after subtracting liabilities of the Plan, was \$39,524,735 as of December 31, 2019 compared to \$36,477,422 as of January 1, 2019. During the plan year the Plan experienced an increase in its net assets of \$3,047,313. This increase includes unrealized appreciation or depreciation in the value of Plan assets; that is, the difference between the value of the Plan's assets at the end of the year, and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the Plan had a total income of \$19,700,756. This income included employer contributions of \$15,096,049, employee contributions of \$897,193, realized gain of \$93,637 from the sale of assets, unrealized appreciation of assets of \$1,671,425, gains from investments of \$409,749, earnings from investments of \$1,228,509 and other income of \$304,194. Plan expenses were \$16,653,443. These expenses included \$1,351,577 in administrative expenses and \$15,301,866 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

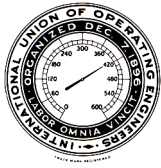
1. An accountant's report;
2. Assets held for investment;
3. Transactions in excess of 5 percent of the plan assets; and
4. Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Associated Administrators, LLC, who is the Administrative Manager, 8400 Corporate Drive, Suite 430 Landover MD 20785, telephone (877) 850-0977. The charge to cover copying costs will be \$.25 per page for any part thereof.

You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the office of the Plan, Associated Administrators, LLC, 8400 Corporate Drive, Suite 430 Landover MD 20785 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room, Suite N-1513, Frances Perkins Building, Employee Benefits Security Administration, U. S. Department of Labor, 200 Constitution Avenue NW, Washington, D.C. 20210.

BOARD OF TRUSTEES



Operating Engineers Local No. 77 Annuity Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (877) 850-0977
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (877) 850-0977
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SUMMARY ANNUAL REPORT

OPERATING ENGINEERS LOCAL 77 INDIVIDUAL ACCOUNT PLAN

This is a summary of the annual report for the Operating Engineers Local 77 Individual Account Plan, (Employer Identification No. 52-2241121, Plan No. 001) for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

Benefits under the Plan are provided by a Trust (benefits are provided in whole from Trust funds). Plan expenses were \$1,893,197. These expenses included \$322,798 in administrative expenses and \$1,570,399 in benefits paid to participants and beneficiaries. A total of 2,617 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of Plan assets, after subtracting liabilities of the Plan, was \$34,200,259 as of December 31, 2019 compared to \$27,388,582 as of January 1, 2019. During the Plan year, the Plan experienced an increase in its net assets of \$6,811,677. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The Plan had total income of \$8,704,874, including employer contributions of \$2,716,762, employee contributions of \$823,338, other contribution income of \$126,002, interest income of \$3,150, and a net gain from investments of \$5,035,622.

The Plan has contracts with Massachusetts Mutual Life Insurance Company which allocate funds toward individual policies.

MINIMUM FUNDING STANDARDS

Enough money was contributed to the Plan to keep it funded in accordance with the minimum funding standards of ERISA.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment;
3. Insurance information including sales commissions paid by insurance carriers, and
4. Information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Associated Administrators, LLC who is the Administrative Manager, 8400 Corporate Drive, Suite 430 Landover MD 20785, phone (877) 850-0977. The charge to cover copying costs will be \$.25 per page for any part thereof.

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BOARD OF TRUSTEES

Maintenance Drugs Must Be Obtained by Mail Order through Caremark or at a CVS Pharmacy

Maintenance drugs are prescriptions used to treat chronic or long-term conditions.

The following are some examples of conditions commonly treated with maintenance drugs:

- high blood pressure
- high cholesterol
- diabetes
- arthritis
- asthma

You must use the mail order program or a CVS pharmacy for maintenance drugs to be covered.

How to Use the Mail Order Program

You must obtain two prescriptions from your physician. The first prescription should be for a supply of up to 30 days, which you may fill using your prescription card at a participating Caremark pharmacy. The second prescription will be used to order a larger supply through the mail order program or through a CVS pharmacy, up to a 90-day supply. Your co-payment for mail order drugs is 40% of the discounted drug cost.

You may obtain a mail order form from the Fund Office or by visiting www.caremark.com.

Pain in Your Jaw Could be a TMJ Disorder



Millions of people suffer from Temporomandibular Joint Disorder. Common causes of the disorder are teeth grinding and clenching. Many people do this unconsciously while they sleep.

TMJ disorders can be very painful, but they are usually temporary and treatable with self-managed care and/or nonsurgical treatments.

However, if your TMJ disorder is acute, your Plan provides coverage up to \$1,500 per year. The benefit is subject to your annual deductible and coverage is at 80%.

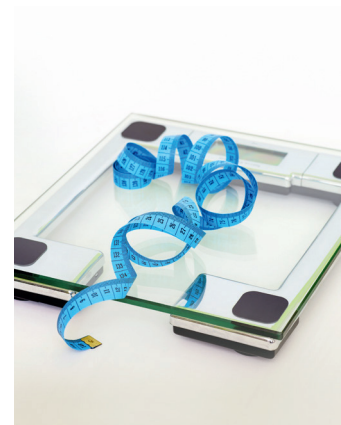
Common symptoms of TMJ disorders include:

- pain or tenderness of your jaw;
- pain in one or both of the temporomandibular joints;
- aching pain in and around your ear;
- difficulty chewing or pain while chewing;
- aching facial pain; and
- locking of the joint, making it difficult to open or close your mouth.

Carrying More Weight than Healthy? Your Plan Covers Bariatric Surgery

When dieting, healthy eating, and exercise prove ineffective at helping you shed pounds, you have the option to have bariatric surgery under your Plan.

If you suffer severe obesity and have not been able to lose enough weight to improve your health using other methods or have serious obesity-related health problems, then it could be time to discuss bariatric surgery with your doctor. The surgery makes the stomach smaller and sometimes changes the small intestine.



Your Plan covers the cost of Bariatric Surgery, subject to all other appropriate Plan provisions, provided the surgery is determined to be medically necessary, and consists of one of the following types:

- Gastric Bypass (Roux-en-Y)
- Adjustable Silicone Gastric Banding
- Biliopancreatic Diversion with Duodenal Switch
- Vertical Gastrectomy (Sleeve Gastrectomy)

The Importance of an Eye Exam by Age



Regular eye exams throughout your life are important, but not always for the same reasons. Just as our bodies require evolving care, so do our eyes. Find out why an eye exam at every life stage is an important part of your healthcare routine.

Too young, old, or healthy for an eye exam? Think again.

Who Should Get an Eye Exam	Why Eye Exams are Important at this Age	When to Schedule Your Eye Exam
Babies	Approximately 80% of what a child learns is through their eyes. ¹ Impaired vision can affect a child's cognitive, emotional, neurologic, and physical development by potentially limiting their exposure to a range of experiences and information. ²	Six months Between two and three years old Before kindergarten
Children	Only an estimated 14% of children receive comprehensive eye exams before entering kindergarten or first grade. ³ More than 12.1 million school-age children, or one in four, have some form of a vision problem. ⁴ Studies show that 60% of students identified as problem learners have undetected vision troubles. ⁵	Once a year TIP: Schedule around the beginning of the school year to give your child a healthy start.
Adults	Even if you have had laser vision surgery or have naturally good vision, you still need an annual exam. More than 3 million Americans over the age of 40 have some form of vision impairment. ⁶ Nearly 90% of those who use a computer at least three hours a day suffer vision problems associated with computer eye strain. ⁷	Once a year
Seniors	As we age, we're more susceptible to cataracts, glaucoma, and macular degeneration. Macular degeneration is the leading cause of vision loss and blindness among Americans age 65 and older. It affects 2 million Americans. ⁸ About half of the population has a cataract by age 65, and nearly everyone over 75 has at least one. ⁹ Glaucoma affects more than three million Americans, but only half are aware they have the disease because the symptoms are so subtle. ¹⁰	Once a year
People with Diabetes	Diabetes is the third leading cause of blindness in the United States. And most diabetes-related blindness can be prevented by an annual eye exam.	Once a year
Contact Lens Wearers	Contact lenses are medical devices, so regular exams with your eye doctor to review of your prescription are important.	Once a year

According to the National Eye Institute, more than 11 million Americans have an uncorrected visual impairment that can impact their quality of life. Don't let this happen to you or your family members. Schedule an appointment with your eye doctor and let your eyes speak for you. **VSP can help keep you and your eyes healthy. Schedule an eye exam now.**

The above article was provided by VSP.

What Can I Do About My High Blood Pressure



If your doctor says you have high blood pressure (also called hypertension), you might wonder why that matters or how to fix it. When blood pressure is too high, it can cause serious damage to your blood vessels.

Although high blood pressure usually can't be cured, there are two ways it can be controlled: daily medicines and lifestyle changes. For some people, lifestyle changes might be enough to lower blood pressure, while others may need to take medication.

4 Heart Healthy changes to lower blood pressure: be more active, eat healthy foods with less salt, maintain a healthy weight, and if you drink alcohol then limit your intake.

If your doctor has prescribed medication for your blood pressure, it is important to understand how to take the medicine properly, as well as any over-the-counter medicines to avoid.

How can you take your blood pressure medicine properly?

- Get Organized: make a list or schedule, use a pill box, use alarms

- Become an Expert: know your medicines, store them properly, watch for side effects, have a plan for missed doses

What over-the-counter medications can affect blood pressure?

- Decongestants such as Sudafed
- Pain medications such as ibuprofen and naproxen
- Cold and flu medications
- Antacids and other stomach medicines
- Some herbal remedies and dietary supplements

It is important to take your medications to each doctor's appointment for your doctor to review.

For additional questions, or for help to better understand your treatment, call or email your Conifer Personal Health Nurse, Angie, at 410-919-4653 or angie.uramkin@coniferhealth.com