

# For Your Benefit

Operating Engineers Local No. 77

January 2025 Vol. 25, No. 1

[www.associated-admin.com](http://www.associated-admin.com)



## SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the **OPERATING ENGINEERS TRUST FUND OF WASHINGTON, D.C.** "Fund" has adopted changes to the Plan, which are described in this notice. Please keep this notice for future reference.

### Health and Welfare Fund

#### Increase in Weekly Accident & Sickness Benefits.

The Trustees have increased the Weekly Accident & Sickness Benefit from \$250.00 per week to \$450.00 per week provided by the Plan. Effective October 1, 2024, the Plan will pay \$450.00 per week to active participants who are eligible to receive Weekly Accident & Sickness Benefits. All other provisions of the Weekly Accident & Sickness Benefit remain unchanged.

### Pension Fund

#### Benefit Accrual Rates for Normal Pensions.

To comply with the requirements of the Pension Protection Act (PPA) of 2006 and to maintain the status of the Plan in the strongest funding category under the PPA, the Trustees amended the Benefit Accrual Rate under Section 4.01(e) of the Plan. For Hours of Service from January 1, 2024 and thereafter, the Benefit Accrual Rate will be 1.5%. Previously, the Trustees had amended the Plan to provide a Benefit Accrual Rate of 1.75% from January 1, 2020 to December 31, 2023. Prior periods starting from January 1, 2008 applied other Benefit Accrual Rates. Benefit Accrual Rates are multiplied by the amount of contributions received by the Plan on behalf of the Employee for Hours of Service to calculate the Employee's Percentage Benefit Amount.

*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.*

### SUMMARY OF MATERIAL MODIFICATIONS IN THE ISSUE!

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- Operating Engineers Local No. 77 Trust Fund of Washington, D.C. Pension Plan

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# January 2025 Option: 401(k) Enrollment

If you have not enrolled in the 401(k) Option and are interested in doing so, **now is the time!** This Option is a provision of the Individual Account Plan (Annuity Fund). It allows your savings to go further because the money is saved on a **pre-tax** basis.

## How Does A 401(k) Work?

Saving in a 401(k) Option is easy and is processed via a payroll deduction. Because your 401(k) contribution is deducted before your paycheck is taxed, it's worth more to you in the 401(k) than it would be in your paycheck, where it would be reduced by income taxes.

## How Do I Enroll In The 401(k) Option?

Call the Fund Office at (877) 850-0977 and request a Participant New Deferral form. Once you have completed the form, return it to your employer, not the Fund Office.

## How Much Can I Put Into The 401(k)?

Participants are able to do the following deferral for their 401(k):

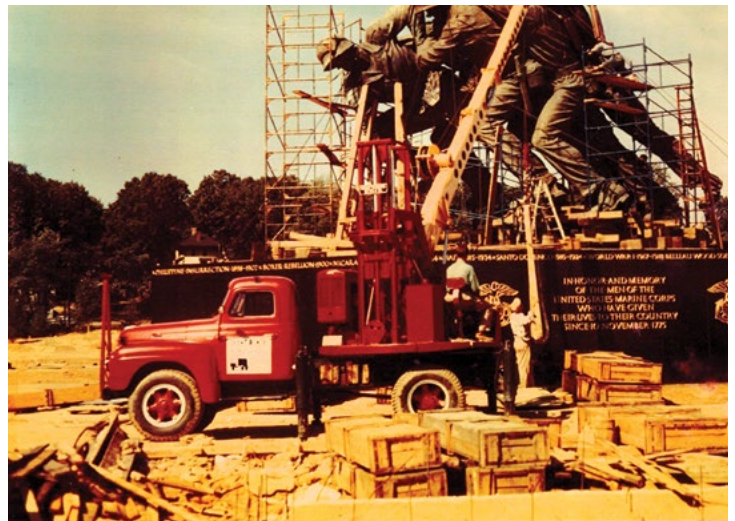
- For participants who are **under age 50**, you are eligible to defer .50 to \$7.00 per hour, in .50 increments, each pay period for deposit to your Deferral Salary Account
- For participants who are **over age 50**, you are eligible to defer .50 to \$9.00 per hour, in .50 increments, each pay period for deposit to your Deferral Salary Account.

## How Do I Know How Well My Investments Are Doing?

Effective January 4, 2021, **Empower Retirement** officially acquired the retirement business of Mass Mutual. Participants who have not been receiving their quarterly statements are encouraged to direct their inquiries/ requests directly to Empower Retirement's Participant Services by calling (855) 756-4738 or emailing [Participant\\_services@empower-retirement.com](mailto:Participant_services@empower-retirement.com).

## Participation In The 401(k)

Participation in this Option is **totally voluntary**. You may stop making contributions or change the amount every six months (January 1st and July 1st) by completing a Participant Deferral Change form.



## Accident and Sickness Benefits are Taxable

If you are involved in an accident, you are asked to complete a claim form for either Accident and Sickness Benefits or Medical Benefits. The term "accident" is used to refer to any type of accident, not just car accidents. For example, a cut, bruise, break, sprain, strain, or tear are all injuries sustained as a result of an accident.

Withholding tax from sick pay is done by filling out IRS Form W-4S. You may print this form from the web at [www.associated-admin.com](http://www.associated-admin.com). Choose "Operating Engineers Local 77" from "Your Benefits" (located both at the top of the page as a drop-down and on the left of the page). Under the "Downloads" heading, select "Request

for Federal Income Tax Withholding from Sick Pay". If you'd prefer, you may call the Fund Office at (877) 850-0977 and request the Form be mailed to you.

The IRS has a few simple rules to follow when filling out Form W-4S. Withholding amounts must:

- Be in whole dollars (for example, \$25, not \$25.50);
- Be at least \$4 per day, \$20 per week, or \$88 per month based on your payroll period; and
- Not reduce the net amount of each sick pay payment that you receive to less than \$10.

## “Accident” Doesn’t Just Refer to Vehicles; Fund Office Will Require Details

If you are involved in an accident, you are asked to complete a claim form for Accident and Sickness Benefits. The term “accident” is used to refer to any type of accident, not just car accidents. For example, a cut, bruise, break, sprain, strain, or tear are all injuries sustained as a result of an accident.

To process your claim, we must know how, when, and where all accidents occurred. If we ask for accident information, we need details about any kind of accident, not just car accidents. This is because if the accident is determined to be the fault of a third party, the Fund is not liable for those claims. A “third party” is not just another

driver in a car accident – it could be that a manufacturer is at fault, another property owner, or any other party. We must ask for this information in order to process your claim correctly.

Remember, however, that work-related claims are not covered benefits under the Plan. Medical expenses due to a work-related injury should be presented through the workers’ compensation insurance carrier. Work-related claims can be submitted with verification of Workers’ Compensation carrier payment. This allows us to keep you “eligible” for other benefits under the Plan rules even though you are not working.

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## Dependents: What You Need To Know

Dependents may include your lawful spouse residing with you and your natural children, your stepchildren, adopted children or children placed for adoption who are under the age of 26.

### Newly Eligible Dependents

Your spouse and eligible stepchildren may be added on the first of the month following the date of marriage. Biological children can be added effective the date of their birth.

### Newborns

Newborns are covered from the date of birth until 6 months of age without a Social Security Number. **A Social Security Number not provided by the time the child is 6 months old will result in termination of coverage by the Fund on the first day of the month following the date the child turns 6 months of age.**

### Children Adopted or Placed for Adoption

The Fund provides dependent coverage for a child who is adopted or placed in adoption with a participant regardless of whether the adoption is finalized. A participant must assume legal obligation for total or partial support of the child pending the adoption of that child. Legally adopted children and children placed for adoption may be added effective the date of adoption or placement for adoption.

### Disabled Dependents

Age limits for dependents does not apply if a dependent child is incapable of self-support due to a mental or physical disability. For disabled children, dependent coverage will only continue if:

1. The child is unmarried;
2. Is financially dependent on the participant for support;
3. Was the participant’s dependent before the child turned age 26;
4. The disability began before the age of 26;
5. The disability is certified by a physician and the Board of Trustees to be a qualifying disability;
6. The child continues to be eligible for dependent coverage under the Plan (Evidence of the dependent’s continued disability may be required by the Fund Office).

**You must inform the Fund Office within 30 days from the date he or she first became your dependent** in order for a new dependent’s coverage – including a newborn’s – to begin on the earliest date of eligibility. Otherwise, coverage will begin on the first of the month following the date the Fund Office receives the required information. The completed enrollment form and birth certificate are required. A phone call is not sufficient.

A new Dependent can be added by contacting the Fund Office at (877) 850-0977 and requesting an enrollment form.

(Note: Eligible Dependents must be listed on your most recent enrollment form and have a valid Social Security Number in order to receive dependent coverage.)



## World-Class Training Available to Active Participants

Looking to improve or advance your skills? Active IUOE participants may receive free training, paid for by the National Training Fund (“NTF”) at the International Training & Education Center in Crosby, Texas, located just outside Houston.

Comprehensive training at this world-class facility includes virtually anything heavy equipment operators and stationary engineers need to become a skilled operator.

Attendees have access to the newest cranes and heavy equipment, 17 classrooms and labs, advanced simulators, and a first-class mechanics shop. From apprentices to journeymen, the International Training Center is the best place to improve skills and receive hand-on instruction utilizing the most technologically advanced equipment available.

The IUOE established the NTF in 2006 to support a multitude of activities beneficial to its members. It serves as an umbrella organization for all of IUOE’s training programs, coordinating policies, strategies and activities, relying on extensive support and input from local unions.

The IUOE has training agreements with the U.S. Department of Labor and Agriculture to administer training programs at various Job Corps training centers across the United States.

Additionally, there is a broad range of safety and health training offered. Shuttle service is available to Houston area airports.

Register online at [www.iuoe-itrs.org](http://www.iuoe-itrs.org)

## 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)

For more information, including requirements, please see pp. 71-72 of your Summary Plan Description book.



## Stress Less and Smile More

**S**tress may be even more common than you think. Stress is linked to headaches, depression, sleep issues, high blood pressure, heart issues and more. It can even harm your oral health.

### How stress influences your oral health:

Gum disease is also more common in people who experience stress. Gum disease is an infection of the gums and bones that support the teeth.

In addition, stress can lead to behaviors that have a negative influence on your oral health — including tobacco and alcohol usage and poor dietary and oral health habits.

### Ways to reduce your stress:

**Identify your stress triggers:** Figure out if your stress is

caused by your daily routine, sudden changes in your life, or trauma.

**Ask for support from friends and family.** Staying connected will help distract you from stress.

**Do whatever helps you relax** — get a massage, listen to music, take a soothing bath, or practice meditation, yoga, deep breathing or muscle relaxation.

**Get enough sleep:** Sleep allows your body and brain to recharge, which influences your mood, energy level, and concentration.

*Article provided by Dentegra/Delta Dental.*

## Changing Your Benefits?

**I**t is important to remember that ANY time you are changing your Health Fund benefits or coverage, whether it's changing Plans or Coverage Levels (ex.: dropping a spouse or child), you **MUST** complete a new enrollment form. This is necessary to ensure that the Fund Office updates your benefit or coverage information correctly to maintain your benefits and coverage under the Health Plan.



# Reconstructive Surgery Covered Following Mastectomy

The following article applies to you if your medical benefits are provided through the Fund, and not through an HMO. If you have coverage through an HMO, you should receive a notice directly from the HMO regarding reconstructive surgery after mastectomy.

The Women's Health and Cancer Rights Act ("WHCRA") provides protections for individuals who elect breast reconstruction after a mastectomy. Under federal law related to mastectomy benefits, the Plan is required to provide coverage for the following:

1. Reconstruction of the breast on which a mastectomy is performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance;
3. External breast prostheses; and
4. Physical complications at all stages of mastectomy, including lymphedemas.

Such benefits are subject to the Plan's annual deductibles and co-insurance provisions. Federal law requires that all participants be notified of this coverage annually.



## Find Your Favorite Brands



Shop for the latest eyewear at a VSP Premier Edge™ location or online at Eyeconic® to get the best value and choices in eyewear. Every VSP network doctor features a wide selection of designer frames within your budget.

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When you select a frame from one of the Featured Frame Brands below, you'll get an extra \$20 to spend, on top of your allowance. Plus, now through January 31, 2025, get an extra \$40 to spend on frames by bebe, Converse, Dragon, and Nike.



## Chiropractic Visits

Your Plan will cover up to eight visits to a chiropractor per calendar year without prior authorization. If it is determined that more visits will be necessary, you must obtain authorization from Conifer Health Solutions before your ninth visit.

Your treatment must be medically necessary to improve your condition in order to be covered. Treatment aiming to maintain a level of function is not considered medically necessary by your Plan.

Because of potential delays in the billing process, it is possible that the Fund may not know that you are about to exceed or have already exceeded your initial eight visits until it is too late. You may be responsible to cover charges for your ninth visit and beyond if they are not deemed medically necessary by Conifer Health Solutions. You should call Conifer Health Solutions at (844) 739-8913 if you are unsure.

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### February is American Heart month!

There are so many things that you can do to live a heart-healthy life. These include exercising at least 2.5 hours a week, consuming a heart healthy diet, reducing stress in your life and sleeping 7-8 hours at night.

### Take care of your heart together!

Your Personal Health Nurse (PHN) with Conifer Health Solutions' Personal Health Management program can work with you and your family to find ways to stay heart healthy all year round. To get started, call your PHN, Lindsey Luma, at 410-919-0520.

**Operating Engineers Local No. 77 Funds**

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