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Dear Participants:

The Board of Trustees of the International Union of Operating Engineers Local 399 Health and Welfare Trust Fund ("Fund") has made the following changes to the plan of benefits:

Dental Benefit Maximum Increase

Effective January 1, 2026, the Plan was amended to increase the amount of the Dental Benefit maximum from \$1,500 per person per calendar year to \$3,500 per person per calendar year.

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This notice is intended to be a Summary of Material Modifications. Please keep this notice with your Summary Plan Description ("SPD") booklet for future reference. If you have any questions, please contact the Fund Office.

Required Notice: Notice Regarding Grandfathered Status

The Trustees of the IUOE Local 399 Health and Welfare Plan have determined that the Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act ("Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement to cover preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Local 399 Health and Welfare Plan, 2260 S. Grove Street, Chicago, IL 60616-1823, telephone (312) 372-9870, fax (312) 842-0291.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor, at 1 (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.