



IMPORTANT NOTICE FOR HRA PLAN PARTICIPANTS

Dear Participants:

The Board of Trustees of the International Union of Operating Engineers Local 399 Health Reimbursement Account Plan (“HRA Plan”) are pleased to announce the following changes to the HRA Plan.

Medicare Part B Premiums

If you are eligible to receive reimbursements from your Individual Retiree Account, then you can use your account to obtain reimbursement for the premiums (payments) you make for healthcare coverage (i.e., hospital, physician and/or prescription drug coverage) provided by the following types of plans:

- COBRA continuation coverage;
- Your spouse’s employer-sponsored group health care plan;
- Medicare supplement plans;
- Medicare Part D prescription drug plans;
- Individual (private) health care plans, including policies converted or continued from an employer-sponsored plan after full-time employment has ceased and plans purchased through an Affordable Care Act exchange; and
- Dental insurance premiums.

Effective January 1, 2026, you may use your Individual Retiree Account to obtain reimbursement for Medicare Part B premiums. As a reminder, the premiums must provide coverage for you and/or your spouse.

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.