



INTERNATIONAL UNION OF OPERATING ENGINEERS
LOCAL 4
Health and Welfare Fund

October 25, 2010

Dear Health & Welfare Participant:

This notice is to advise you of a special enrollment opportunity for young adults in your family that will take place between November 1 and November 30, 2010 for dependent coverage that will become effective January 1, 2011.

The new federal Affordable Care Act requires that all Health Plans allow young adults up to age 26 to enroll in their parent's Health Plan **as long as the dependent is not eligible for their own employment based Plan**. This coverage is available even if the young adult no longer lives with his or her parents, is not a dependent on a parent's tax return, or is no longer a student. This applies even if the dependent is married, although the dependent's spouse or children are not eligible to enroll.

There is no cost to you to add your young adult dependent, unless you are enrolled in a self-only Buy-in Plan. (If this applies to you contact the Fund Office for information on how this change could affect your premium cost).

Children whose coverage ended, or who were denied coverage or were not eligible for coverage because the availability of dependent coverage ended before attainment of age 26 are eligible to enroll in the Plan during the Special Enrollment period. Additionally, children who may have elected COBRA Continuation coverage are also eligible to re-enroll in the parent's Plan. If your dependent enrolls in the Plans of both parents, this information must be communicated to the Fund Office so that benefits can be coordinated between the two insurers.

Since student status as of January 1, 2011 is no longer a condition of enrolling dependents over age 19, the Fund Office will no longer ask you for this information each year. We are asking, however, that as part of the Special Enrollment period you sign up your current student dependents in order to certify that they are not eligible for their own employment based coverage.

A Young Adult Eligibility Certification Form is being included with this mailing. If you have more than three young adult dependents (between age 19 and 26) to add you may photocopy this form or download a copy from the Fund's website at www.local4funds.org Note that copies of birth certificates are required only if your child was never previously enrolled with the Health & Welfare Fund. Additionally, please advise your young adult dependents that due to Privacy Rules, the Fund Office cannot

16 Trotter Drive
P.O. Box 660
Medway, MA 02053-0660

TEL (508) 533-1400
FAX (508) 533-1404
1-888-486-3524

www.local4funds.org

discuss their claims information with a parent unless that parent has been designated through the dependent's completion of a Privacy Authorization Form. That form can also be downloaded from the website or by calling the Fund Office for a copy.

Once enrolled, coverage will continue until the end of the month of the 26th birthday unless the child becomes eligible before that date for their own employment based plan. It is your responsibility to notify the Fund Office when this occurs.

Contact the Fund Office at 1-888-486-3524 for questions about this enrollment process.

Sincerely,

Your Board of Trustees

Louis G. Rasetta, Chairman
William McLaughlin
Rodney Gillespie
James Reger
John J. Shaughnessy, Jr.
Peter White

IUOE Local 4

Louis G. Rasetta, Business Manager

ADMINISTRATOR

Gina M. Alongi