



FRINGE BENEFIT FUNDS

Local 14-14B

INTERNATIONAL UNION OF OPERATING ENGINEERS

141-57 Northern Boulevard Flushing, NY 11354

Telephone: (718) 939-1489 | Office Fax (718) 939-2034 | Welfare Fax (718) 661-3584

Union Trustees

Edwin Christian
John Cronin
Chris Confrey
Kenneth Klemens, Jr.

Employer Trustees

John F. O'Hare
Donald DeNardo
Ernesto Tersigni
Denise M. Richardson

Fund Manager

Marlene Monterroso

Important Reminder About the Fund's Acupuncture Benefits

Acupuncture is only covered as an out-of-network benefit under the Plan if medically necessary for up to a maximum of 12 visits per calendar year.

The following benefit description is an addition to the Summary of Medical Benefits chart that starts on page 33 of your 2018 Summary Plan Description:

	In-Network (EPO) You Pay	Out-of-Network You Pay
Acupuncture Therapy	Not covered	\$30 Copayment per visit plus 10% coinsurance after Deductible, plus balances above allowed amount Limited to 12 visits per calendar year for medically necessary sessions that are approved by the Fund's Medical Advisor

Please keep this reminder with your SPD.