

Washington-Idaho Operating Engineers and Employers Health & Security Trust

Zenith Administrators, Inc.
111 W. Cataldo, Suite 220
Spokane, WA 99201
(509) 624-3257 or (800) 351-6480

Summary of Material Modification January 1, 2010

MENTAL HEALTH PARITY AND ADDICTION EQUITY ACT

Beginning January 1, 2010, the Washington-Idaho Operating Engineers-Employers Health & Security Trust fund will comply with the Mental Health Parity and Addiction Equity Act of 2008. The new law does not require health plans to provide mental health and substance abuse benefits. However, health plans that provide such benefits must provide parity (treat the same) between mental health and substance abuse benefits and medical/surgical benefits.

This Plan previously provided Mental Health and Substance abuse benefits on a limited basis. Beginning, January 1, 2010, the Plan will cover these expenses the same as other medical condition.

SKILLED NURSING CARE (facility services)

The current benefit is as follows, and can be found on page 22 of the Plan Booklet:

The Plan will pay for covered Charges made in connection with confinement in a Skilled Nursing Care Facility provided:

- A. Such confinement commences within 14 days and after at least five continuous days of confinement in such Hospital;
- B. Covered Charges will be payable up to \$20 per day; and
- C. In no event will benefits be payable beyond a maximum of 180 days...

Beginning effective February 1, 2010, part A above will be changed to read as follows:

- A. Such confinement commences within 14 days and after at least three continuous days of confinement in such Hospital;

Please make note of these changes. Should you have any questions regarding this material modification to the Plan, please contact the Trust Administration Office at (509) 624-3257.

Board of Trustees of the Washington-Idaho Operating
Engineers-Employers Health & Security Trust