

**Washington-Idaho Operating Engineers and Employers
Health & Security Trust**

Zenith Administrators, Inc.
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**Summary of Material Modification
February 4, 2010**

**The following is notice of recent changes to the Routine Physical Examination Benefit
and the Wellness Exam benefit**

1. The **Routine Physical Examination** benefit has been changed. The benefit language, at page 27 of the Plan Booklet, **ROUTINE PHYSICAL EXAMINATION (FOR EMPLOYEE ONLY)**, has been deleted, and the benefit has been replaced as part of the **WELLNESS EXAM** benefit described below, effective January 1, 2010.
2. The **WELLNESS EXAM** benefit has been changed, effective January 1, 2010. The benefit, found at page 27 of the Plan Booklet, has been amended as follows:

WELLNESS EXAM - FOR PARTICIPANTS AND DEPENDENTS AGE FIVE AND OLDER

The Plan will pay 80% of the office visit for wellness exams, as well as related tests, for participants, and for dependents age 5 and older. This benefit will limit some tests and routine exams as follows:

- A. *One routine physical examination per year;*
- B. *One mammogram per year*
- C. *One pap smear per year*
- D. *One prostate test per year*

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.

Sincerely,

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