

Washington-Idaho Operating Engineers and Employers Health & Security Trust

Zenith American Solutions, Inc.
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(509) 624-3257 or (800) 351-6480

Summary of Material Modification January 1, 2013

**TO: All Active, Retired and COBRA Eligible Participants and Their Dependents
Washington-Idaho Operating Engineers and Employers Health & Welfare Plan**

RE: Notice of Plan Changes Effective January 1, 2013

The Washington-Idaho Operating Engineers and Employers Health & Welfare Plan ("Trust") has made certain material modifications to the Plan; these changes are outlined below. **This notice provides VERY IMPORTANT information to you and your Eligible Dependents.** Please take the time to read it carefully and keep it with your important paperwork.

ANNUAL MEDICAL MAXIMUM BENEFIT INCREASE

Effective January 1, 2013, the annual benefit limit is \$2,000,000 for active and retired participants.

BENEFIT ENHANCEMENT – VSP VISION BENEFITS (ACTIVE PLAN ONLY)

Effective January 1, 2013, several enhancements have been added to the VSP Plan as follows:

Contact Lens Benefit: The contact lens benefit design will separate the contact lens exam (fitting and evaluation) from the material coverage. Members choosing contact lenses will now receive a covered-in-full contact lens exam after a not-to-exceed \$60 co-pay. This co-pay applies to both standard *and* premium fit contact lens wearers. Members will also continue to receive a 15% discount on all contact lens exam services. This new benefit design offers more value by allowing members to use their full contact lens allowance toward contact lenses.

Diabetic Eyecare Plus: The Diabetic Eyecare Plus Program provides coverage for additional eyecare services targeted specifically for members with type 1 and type 2 diabetes. The copay for these additional services is \$20.

VSP Affiliate Program: Benefits will now be covered through VSP affiliate providers such as Costco and Eye Care Centers of America. A separate summary of this plan is included with this notice. Please keep in mind that not all Costco providers and locations participate. Check with the location you would like to utilize prior to having services done to confirm whether they are participating in this program or not.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions or need any additional information, please contact the Administration Office.

Receipt of this notice does not constitute a determination of benefits or your eligibility. If you wish to verify benefits or eligibility, or if you have any questions regarding medical benefit changes, please contact the Administration Office at 1.800.351.6480. or 509.624.3257.

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