



# OE3 Trust Funds

Health. Security. Service.

Operating Engineers Trust Funds  
1640 South Loop Road, Alameda, CA 94502  
P.O. Box 23190, Oakland, CA 94623-0190

(800) 251-5014 • OE3trustfunds.org

**Date: June 2012**

**To: All Eligible Active Employees of the Operating Engineers Public & Miscellaneous Employees Health and Welfare Trust Fund Who Have Medical Coverage**

**Re: Life and Accidental Death and Dismemberment (AD&D) Benefits  
Effective July 1, 2012**

This Participant Notice will advise you of certain material modifications that will be made to the Operating Engineers Public & Miscellaneous Employees Health and Welfare Trust Fund (the "Plan").

**NEW LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) BENEFITS  
EFFECTIVE JULY 1, 2012**

The Board of Trustees is pleased to announce that effective July 1, 2012, all active employees who currently have medical coverage provided by the Trust Fund will also be eligible for a \$10,000 life insurance and \$10,000 accidental death and dismemberment (AD&D) benefit. Dependent life insurance is not included. This benefit is offered by ING Employee Benefits and is in addition to the current \$2,500 burial benefit provided by The Union Labor Life Insurance Company (ULLICO). No employee contribution is required for this benefit.

If you have any questions, please call the Trust Fund office at the number listed above. You may also call the Fringe Benefits Office at (800) 532-2105.

Sincerely,  
Board of Trustees  
Operating Engineers Public and Miscellaneous Employees Health and Welfare Trust Fund

**RUSSELL E. BURNS, CO-CHAIRMAN**  
CARL CAREY  
CARL GOFF  
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**Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this notice, please contact the Trust Fund Office.**