Mid Central Operating Engineers Health and Welfare Fund PO Box 9605 Terre Haute, IN 47808

ANNOUNCING IMPORTANT PLAN IMPROVEMENTS

Date: September 2019

To: Active Members and Eligible Dependents Participating in the Mid Central Operating Engineers Health

and Welfare Fund

From: The Board of Trustees

As the Board of Trustees of the Mid Central Operating Engineers Health and Welfare Fund (the Fund or the Plan), we are pleased to announce coverage for gene therapy. This Summary of Material Modifications (SMM) provides details about gene therapy coverage. Please read it thoroughly.

COVERAGE FOR GENE THERAPY, EFFECTIVE OCTOBER 1, 2019

Gene therapy is a method of treatment that typically involves replacing a gene that may cause a medical problem with one that does not, adding genes to help the body fight or treat disease, or inactivating genes that may cause medical problems. Examples of gene therapy include, but are not limited to, Chimeric Antigen Receptor T-Cell (CAR-T) Therapies, such as Kymriah and Yescarta, as well as other therapies, such as Luxturna and Zolgensma.

Beginning October 1, 2019, the Plan will cover the costs associated with gene therapy if the therapy has received approval from the U.S. Food and Drug Administration (FDA), is considered medically necessary and is subject to pre-certification under utilization management. Specifically, in order to be covered by the Plan, the therapy must be pre-certified through MedCare Management. Coverage will be provided under the Plan's medical plan, according to the schedule of benefits, not under the prescription drug benefit through OptumRx.

FINAL NOTES

If you have questions about the changes announced in this SMM or your Plan benefits in general, contact the Fund Office at (812) 232-4384.

This information only highlights certain features of the Mid Central Operating Engineers Health and Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.