



SPRING 2026

1099-R Forms

The Fund Office mailed the 1099-R forms by 01/31/2026 as required by law. This form, which is mailed to you and the Internal Revenue Service, shows the total amount of pension you received from the Pension Trust during calendar year 2025. It also shows the amount of federal and state income tax, if any, that was withheld from your pension payments. You will need this form when completing your income tax return(s).



Once received, if you have any questions about your 1099-R, please contact the Fund's Member Services Call Center at (866) 400-5200. Open Monday thru Friday from 8:30 am to 4:30 pm.

Health & Welfare ELIGIBILITY BUY-UP

If an Active Member on hourly eligibility falls short of continuing eligibility for a given Eligibility Quarter by 50 or fewer hours, that member will have the option to buy-up the shortfall in hours at the same hourly contribution rate his or her employer would have paid (\$15.20 in California and \$15.30 in Nevada*).

The Fund Office will automatically offer this option to every member, each quarter, who falls short of continuing their eligibility by 50 or fewer hours.



*Based on the current employer contribution rates as of January 1, 2026.

Livehealth Online

LiveHealth Online is a program available to all PPO Plan enrollees that allows you to visit with a doctor online 24 hours a day, 7 days a week, and 365 days a year with no deductible or co-payment. It is available anywhere you have a computer or mobile device with Internet access. This means you have immediate access to an Anthem Blue Cross network, board-certified doctor via webcam, chat or voice, at no cost to you without having to wait for an appointment or going to an Urgent Care Center or Hospital Emergency Room. In most states, LiveHealth Online doctors can prescribe medications using local pharmacies. This program is available in all states except Arkansas and Texas.

LiveHealth Online is convenient, easy to use and secure.

Simply log onto www.livehealthonline.com and follow the registration instructions. You will need your OID number. You can then choose a doctor and begin your consultation.

LiveHealth Online does not include:

- Reporting normal lab or other test results
- Office visit appointment requests or changes
- Billing, coverage or payment questions
- Requests for referrals to other physicians or healthcare practitioners
- Benefit precertification's
- Consultations between physicians
- Consultations provided by telephone, electronic mail, or FAX



**Women's
HEALTH AND CANCER RIGHTS ACT NOTICE**

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA).

For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses
- Treatment of physical complications of mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurances applicable to other medical and surgical benefits provided under this Plan.

Contact Member Services at (866) 400-5200 for more information

MEDICAL CARE IN A FOREIGN COUNTRY

Medical claims incurred in foreign countries are covered by the Fund for treatment that is approved, legal and accepted practice in the United States.

If you are planning to obtain non-emergency medical treatment in a foreign country, you should get pre-approval from the Fund Office, otherwise the claim may be denied.

The Plan covers only medical services and supplies reasonably necessary for the care and treatment of bodily injury or sickness. Whether such services or supplies are reasonably necessary is determined by the Trustees based on the opinions and decisions of recognized medical authorities and the U.S. Food and Drug Administration.

MEMBER ASSISTANCE PROGRAM (MAP)

The Member Assistance Program is available to all Active and Non-Medicare Primary Retired Participants enrolled in the Operating Engineers PPO Plan and their household members (not restricted only to eligible dependents). The MAP is a free, confidential, professional consultation and referral program. This program is designed to help you and your household members address and resolve personal problems that may be interfering with work or home life. There are no costs to you for these services and counseling is provided for up to eight sessions per issue/incident per eligible person, per year.

The Health & Welfare Fund has contracted with Carelon Behavioral Health (CBH) to provide these professional services for you 24 hours a day, 7 days a week, 365 days a year. Information, guidance, or assistance can be obtained by calling: (866) 250-1555.

When you call the Member Assistance Program, a trained intake specialist will assist you with obtaining services. They will provide you with names and telephone numbers for providers best suited to meet your needs. You must call the provider to set up an appointment and then call CBH back to obtain an authorization. Up to eight (8) counseling sessions authorized by CBH are provided for each situation for which you seek assistance.

These sessions may include:

- Short-term counseling by a qualified specialist
- Fact-to-face, telephonic or web video assessments
- Crisis intervention
- Community resources and affiliations referrals
- Family mediation services



What problems can MAP help with? The MAP program particularly focuses on the following issues:

- Marriage, family and relationship issues
- Stress and anxiety
- Depression
- Grief and loss
- Anger management
- Domestic violence
- Alcohol and drug dependency
- Other emotional health issues

Confidentiality



Any personal information you may share with a MAP counselor is strictly confidential, and all member assistance communications are in accordance with legal requirements for confidentiality.



California State Skilled and Trained Workforce (STW) Requirement

To assist you and your employer in compliance with the California STW requirement, the Fund Office has created a Work History report that you may request and use as needed with your I.U.O.E. Local 12 signatory employer.

To request your Work History report simply visit the Fund's website at www.oefi.org or call the Fund's Member Services Department at 866-400-5200 and request it. You may choose the delivery method of email, postal service (USPS), or email/postal service (USPS).

The report will be mailed and/or emailed to you on the same day as your request, but depending on the time of your request, it could take until the next business day to be mailed.

Change of Address Form

It is very important that the Fund Office has, in addition to your mailing address, a record of your physical address on file. Your physical address is important for Plan enrollment. Changes of address must be received by the 15th of the month in order for your pension check to be sent to your new address the following month.

The Fund Office will continue to send communications to the mailing address you specify, not the physical address, if they are different. Please complete the form below:

Physical Address:

Name _____ Reg #, OEID, Last 4 Digits of Member's SSN _____

Street (Physical Address) _____

City _____ State _____ Zip _____

Mailing Address:

Street (Mailing Address) _____

City _____ State _____ Zip _____

Members Signature _____ Date _____

Phone Number _____

Please return signed form to:

Email: COA@oefi.org
Fax: (626) 356-1047

Mail: Operating Engineers Trust Funds
P.O. Box 7063
Pasadena, CA 91109-7063