For Your Benefit

Operating Engineers Local No. 77

July 2026 Vol. 26, No. 3

www.associated-admin.com

Retiree Information Forms Sent: Return to Avoid Suspension of Pension Benefits

The Fund Office recently sent all retirees (and beneficiaries who are collecting a benefit) a Retiree Information Form ("RIF") to be completed and returned to the Fund Office. The form asks questions about your current address, your beneficiary, whether you are currently employed, and current employment information, if any.

It is very important that you review all sections of this form to be certain the information is correct. Mark any corrections on the form and promptly send it back to the Fund Office. It is critical that the Fund Office receives your completed RIF to avoid any interruption of your monthly benefits. To assist you, the Fund Office included a postage-paid return envelope with the 1st RIF.

Helpful Reminders

- Do not attach checks or claims to the RIF.
- Retirees need to complete the employment section.
- Let us know if you or your spouse has other health coverage.
- Be sure to sign and date the RIF.

The only person who can sign the RIF form is the Retiree or Beneficiary named on the RIF form, unless another individual holds legal authority to sign on the individual's behalf, such as a Power of Attorney or legal guardian. A copy of any such Power of Attorney or other legal document must be submitted to the Fund Office and verified before a RIF will be accepted with a representative's signature. If, for health reasons, the individual is unable to sign the form and there is no Power of Attorney or legal authority on file, then the individual must sign an "X" on the RIF and have it notarized by a Notary Public.

We appreciate your cooperation!

This issue—

Financial vs. Medical Power of Attorney ("POA")

It is important to understand the difference between a medical or health care POA and a financial or durable POA, and what powers are granted on your behalf. **If you need to designate an individual, or "agent," who will be responsible for making decisions regarding your pension benefits on your behalf, for example, be sure that the Fund Office has a POA which grants your agent the power to handle retirement benefits and the power to sign on your behalf. If you do not provide your agent with this authority, he or she may not be able to handle your pension benefits when you need their help the most.** This type of power is typically granted in a financial POA or general "durable" POA.

Medical and health care POAs, also sometimes known as "Advance Directives," usually only authorize an individual to make medical and health care decisions on your behalf. A medical POA generally does not grant an individual the authority to manage financial matters on your behalf, such as pension benefits. A medical POA may or may not grant authority to handle the payment of health care claims.

If you wish for your agent to handle your health care benefits, it is important to grant this power in your POA document.

In addition, if you have a "limited POA" that limits your agent's authority to act on your behalf for a specific task or set of tasks, the POA should clearly address whether your agent has authority to make decisions regarding your retirement benefits (or health care benefits) and whether your agent has the power to sign benefit-related forms on your behalf.

Each State's laws have different witness or notarization requirements for POAs. For a POA to be valid, it must be executed in accordance with the laws of the State in which the POA is signed. If the Fund Office receives a POA that does not meet the State witness or notarization requirements, the POA will not be accepted by the Fund. It is recommended that you have your POA reviewed by an attorney prior to submitting it to the Fund Office.

Update or Name Your Beneficiary Now

If you are actively working and have health coverage through the Fund, or if you are a retiree with self-pay health benefits through the Fund, your beneficiary is entitled to receive a Death Benefit upon your death. The Death Benefit will be paid in a lump sum to any beneficiary you designate.

Unfortunately, some participants do not take the time to name a beneficiary, and upon the participant's death, the surviving spouse or children struggle financially. Sometimes the participant never changes the person he/she has on record with the Fund office and still has the former spouse named as beneficiary even though he/she has remarried. Even though you are legally remarried, if the former spouse is named as the beneficiary, he/she will receive the death benefit.

Naming a beneficiary

You may name any person you choose to be your beneficiary, and you may change the named beneficiary at any time. If you name more than one beneficiary, the benefits will be paid in equal shares to the survivors.

NOTE: If you name a child, under the age of 18, as a beneficiary, an adult must obtain legal guardianship (even a parent of the child) to receive the death benefit on the child's behalf, or the death benefit may stay in an escrow account until the child reaches the age of 18.

Steps to take

- Actively Working: Call the Fund office and ask the Eligibility Department to send you an enrollment form. After you complete all blanks and sign the form, return it to the Fund office.
- Retiree with Fund health coverage and/or collecting a pension benefit: Call the Fund office and ask for a "Change in Beneficiary Form (Health & Welfare and/or Pension)." After completing the form, have it notarized and return it to the Fund office.

Beneficiary must notify Fund office

Your beneficiary must file a written claim with the Fund office within one year from the date of your death in order to receive the Death Benefit. The Fund office must also receive a certified copy of the death certificate, along with completed and signed copies of the form provided by the Fund office.

Maintenance Drugs Must Be Obtained by Mail Order through Caremark or at a CVS Pharmacy

Maintenance drugs are prescriptions used to treat chronic or long-term conditions.

The following are some examples of conditions commonly treated with maintenance drugs:

- high blood pressure
- high cholesterol
- diabetes
- arthritis
- asthma

You must use the mail order program or a CVS pharmacy for maintenance drugs to be covered.

How to Use the Mail Order Program

You must obtain two prescriptions from your physician. The first prescription should be for a supply of up to 30 days, which you may fill using your prescription card at a participating Caremark pharmacy. The second prescription will be used to order a larger supply through the mail order program or through a CVS pharmacy, up to a 90-day supply. Your copayment for mail order drugs is 40% of the discounted drug cost.

You may obtain a mail order form from the Fund Office or by visiting www.caremark.com.

World-Class Training Available to Active Participants

Looking to improve or advance your skills? Active IUOE participants may receive free training, paid for by the National Training Fund ("NTF") at the International Training & Education Center in Crosby, Texas, located just outside Houston.

Comprehensive training at this world-class facility includes virtually anything heavy equipment operators and stationary engineers need to become a skilled operator.

Attendees have access to the newest cranes and heavy equipment, 17 classrooms and labs, advanced simulators, and a first-class mechanics shop. From apprentices to journeymen, the International Training Center is the best place to improve skills and receive hand-on instruction utilizing the most technologically advanced equipment available.

The IUOE established the NTF in 2006 to support a multitude of activities beneficial to its members. It serves as an umbrella organization for all of IUOE's training programs, coordinating policies, strategies and activities, relying on extensive support and input from local unions.

The IUOE has training agreements with the U.S. Department of Labor and Agriculture to administer training programs at various Job Corps training centers across the United States.

Additionally, there is a broad range of safety and health training offered. Shuttle service is available to Houston area airports.

Register online at www.iuoe-itrs.org

Retirees: If You Go Back to Work, Your Pension Benefits May Be Suspended

Under the rules of the Operating Engineers Local No. 77 Pension Plan, you must notify the Fund Office about your re-employment after you retire. Under the rules of the Plan, if you engage in certain employment as a retiree, your pension benefits may be suspended while you are working. You are required to report when you are working to the Fund Office. Failure to provide such notification may result in a suspension of your pension benefits.

Follow the Rules

- You are required to notify the Fund Office immediately if you return to work or expect to return to work in any capacity including self-employment. This includes work for a non-contributing employer to the Plan.

- If you return to work but fail to notify the Fund Office and/or the union office and if the Fund Office discovers that you are working, your pension benefits will be immediately suspended.

  Under the so-called presumption rule, adopted by this Plan in accordance with federal regulations, it is presumed that a retiree who fails to notify the Fund Office about his return to work is working under circumstances that should result in a suspension of his benefits.

  The suspension of benefits will be continued by the Plan until you provide the Fund Office with sufficient information to prove that you are or were not engaged in work that permits a suspension of benefits under the Plan's rules.

- If your benefits are suspended, you must notify the Fund office as soon as you stop working (or (1) work less than 40 hours a month if you are between the ages 65 and 70 ½ or (2) if under age 70 ½, work not more than 468 hours in a calendar year).

- Benefit payments will **not** be resumed until the requested information is received by the Fund Office and the accuracy of the information has been checked by the Fund Office. You may be required to submit a letter from your employer on the employer's letterhead.

- If you receive a pension payment for a month in which you were working and your benefits should have been suspended, you are liable to repay the total amount of any overpayment(s). You should return this pension payment to the Fund Office immediately.

- Any overpayment(s) will be recovered under the Plan's offset rule. Under the offset rule, future pension payments will be reduced until the full amount of any overpayment is recovered.

- If you feel that an error was made in any decision to suspend your pension benefits or to recover overpayments, you may ask the Trustees to review the decision in accordance with the Plan's claims review procedures, as set forth in your Plan Booklet.

CONIFER HEALTH SOLUTIONS | Conifer Corner

Avoiding Too Much Sun Can Save Your Life.

The best ways to prevent skin cancer are to avoid the sun from 10 a.m. to 4 p.m., wear sunscreen daily with an SPF of 30 or more, shade your skin with a hat and protective clothing, and to talk with your provider about marks or spots on your skin that concern you.

Want to protect your health more?

Conifer Health Solutions and its Personal Health Nurses (PHNs) are a great option for you and your family's health needs. To get started, call your PHN, Renee M, at 800-459-2110 x2552.

Dependents: What You Need To Know

Dependents may include your lawful spouse residing with you and your natural children, your stepchildren, adopted children or children placed for adoption who are under the age of 26.

Newly Eligible Dependents

Your spouse and eligible stepchildren may be added on the first of the month following the date of marriage. Biological children can be added effective the date of their birth.

Newborns

Newborns are covered from the date of birth until 6 months of age without a Social Security Number. **A Social Security Number not provided by the time the child is 6 months old will result in termination of coverage by the Fund on the first day of the month following the date the child turns 6 months of age.**

Children Adopted or Placed for Adoption

The Fund provides dependent coverage for a child who is adopted or placed in adoption with a participant regardless of whether the adoption is finalized. A participant must assume legal obligation for total or partial support of the child pending the adoption of that child. Legally adopted children and children placed for adoption may be added effective the date of adoption or placement for adoption.

Disabled Dependents

Age limits for dependents does not apply if a dependent child is incapable of self-support due to a mental or physical disability. For disabled children, dependent coverage will only continue if:

1. The child is unmarried;
2. Is financially dependent on the participant for support;
3. Was the participant's dependent before the child turned age 26;
4. The disability began before the age of 26;
5. The disability is certified by a physician and the Board of Trustees to be a qualifying disability;
6. The child continues to be eligible for dependent coverage under the Plan (Evidence of the dependent's continued disability may be required by the Fund Office).

You must inform the Fund Office within 30 days from the date he or she first became your dependent in order for a new dependent's coverage – including a newborn's – to begin on the earliest date of eligibility. Otherwise, coverage will begin on the first of the month following the date the Fund Office receives the required information. The completed enrollment form and birth certificate are required. A phone call is not sufficient.

A new Dependent can be added by contacting the Fund Office at (877) 850-0977 and requesting an enrollment form.

(Note: Eligible Dependents must be listed on your most recent enrollment form and have a valid Social Security Number in order to receive dependent coverage.)

CONIFER HEALTH SOLUTIONS® | Conifer Corner

Evitar el sol en exceso puede salvarle la vida.
Las mejores formas de prevenir el cáncer de piel son las siguientes: evite exponerse al sol desde las 10 a. m. hasta las 4 p. m., use protector solar todos los días con un SPF de 30 o más, cubra su piel con un sombrero y ropa, y hable con su proveedor si tiene marcas o manchas en la piel que le preocupan.

¿Desea cuidar más su salud?
Conifer Health Solutions y equipo de enfermería personal (PHN) son una gran opción para sus necesidades de salud y las de su familia. Para comenzar, llame a su PHN, Jennifer Gates, al 410-919-1465.

Fund Office Can Provide a Translator When Needed

The Fund Office subscribes to a translator service to speak with anyone whose primary or preferred language is not English. Language Line Services assists the Fund Office in speaking with participants in non-English languages. Live translation is provided through confidential three-way telephone conversations between the participant, a Participant Services representative at the Fund Office, and a language translator.

Language Line Services allows the Fund Office to speak with participants in a number of languages, including Spanish, French, Mandarin, Vietnamese, Burmese and more.

To use these services, call the Fund Office at (800) 638-2972 and choose Option 2 at the prompt (to speak to a Participant Services Representative), and request a Language Line translator.

If you know of any participants or dependents who hesitate to call the Fund Office because they are non-English speakers, tell them the Fund Office is ready to help and translators are available.

The Fund Office website, www.associated-admin.com, can also translate a variety of languages using the "Translate" tool located at the bottom, left side of the home page.

La Oficina de Fondos Puede Proveer un Traductor Cuando Sea Necesario

La Oficina del Fondo se suscribe a un servicio para ayudarnos a hablar con personas cuyo idioma principal no es el inglés. Language Line Services en inglés nos provee la capacidad de tener conversaciones telefónicas tripartitas que incluyen al participante, un representante de servicios al participante de la Oficina del Fondo, y un intérprete.

Language Line Services permite que la Oficina del Fondo hable con más gente en varios idiomas, que incluye español, francés, mandarín, vietnamita, birmano y más.

Para comunicarse con Language Line Services, llame al (800) 638-2972 y cuando escuche el mensaje pre-grabado, seleccione la opción 2 (para hablar con un representante de servicios al participante).

Si usted sabe de participantes o dependientes que no han llamado la Oficina del Fondo porque sienten que no hablan Inglés lo suficientemente bien, infórmeles que estamos listos para ayudar. Todo lo que necesitamos saber es qué idioma hablar.

El sitio web de la Oficina del Fondo, www.associated-admin.com, también puede traducir una variedad de idiomas usando la herramienta "Translate" que se encuentra en la parte inferior izquierda de la página de inicio.

Stress Less and Smile More

Stress may be even more common than you think. Stress is linked to headaches, depression, sleep issues, high blood pressure, heart issues and more. It can even harm your oral health.

How stress influences your oral health:

Gum disease is also more common in people who experience stress. Gum disease is an infection of the gums and bones that support the teeth.

In addition, stress can lead to behaviors that have a negative influence on your oral health — including tobacco and alcohol usage and poor dietary and oral health habits.

Ways to reduce your stress:

Identify your stress triggers: Figure out if your stress is caused by your daily routine, sudden changes in your life, or trauma.

Ask for support from friends and family. Staying connected will help distract you from stress.

Do whatever helps you relax — get a massage, listen to music, take a soothing bath, or practice meditation, yoga, deep breathing or muscle relaxation.

Get enough sleep: Sleep allows your body and brain to recharge, which influences your mood, energy level, and concentration.

The article above was provided by *Delta Dental*.

Your Right to Request an Annual Pension Statement

Active Participants in the Operating Engineers Local No. 77 Pension Plan have the right to request pension benefit statements on an annual basis. ***You are entitled to one (1) benefit statement per 12-month period***.

To receive a statement of your estimated pension benefit, call the Fund Office at (877) 850-0977 and request a pension estimate. It will take approximately 4-6 weeks for the Fund Office to prepare and send your statement. The statement is provided free of charge. Written benefit statements are provided only via postal mail to the address on file with the Fund office. The Fund Office does not provide estimates or statements over the phone.

Your statement will tell you whether you are eligible to receive a pension at normal retirement age. If eligible, it will also detail what your estimated monthly benefit would be upon attaining normal retirement age, based on your current accrued service as of the date of your request.   If not eligible, the statement will explain how many more years of service you must earn before you are eligible for a benefit, or at what age you will become eligible for a benefit.

The right to receive your statement is covered under the Employee Retirement Income Security Act of 1974 (“ERISA”), Section 105.

Operating Engineers Local No. 77 Funds

911 Ridgebrook Road
Sparks, MD 21152-9451