



OPERATING ENGINEERS PUBLIC & MISCELLANEOUS EMPLOYEES HEALTH & WELFARE FUND

Why the OE3 Public and Miscellaneous Employee Health and Welfare Fund?

- ✓ In business since 1998
- ✓ Financially stable
- ✓ Willing to add in retirees and non-bargained depending upon circumstances
- ✓ Half of the Board of Trustees is made up of OE3 leadership with the OE3 Public Director as a Trustee
- ✓ Customer service advocate in the Director of Benefits role
- ✓ 7 Benefit/Pricing options available
- ✓ Below market average contribution rate increases across the last 6 years
 - For Anthem plans, average increases range from 1.6 to 2.9%/year depending upon plan
 - For Kaiser plans, average increases range from 1.3 to 3.6%/year depending upon plan
- ✓ Minimal time commitment to the Employer – all services provided by the Fund including “Employer Edge” to support monthly reporting and payment of contributions