

1. Terms of Use

Your access and use of the Operating Engineers and Public and Miscellaneous Employees Health and Welfare Trust Fund website is conditional and requires your acceptance of the following terms of use.

The Trustees of the Operating Engineers and Public and Miscellaneous Employees Health and Welfare Trust Fund have authorized this website for the sole purpose of providing Plan Participants with easier access to information about various benefit programs. The information contained herein is deemed to be generally reliable. However, no information provided to Participants in any medium, including this website, shall overrule the official Plan Rules and Regulations.

Only the full Board of Trustees of the Operating Engineers and Public and Miscellaneous Employees Health and Welfare Trust Fund is authorized to interpret the respective Plan Rules & Regulations. The Board has discretion to decide all questions about the Plan, including questions about eligibility for benefits and the amount of benefits payable. No individual Trustee, Employer or union representative, website, and/or individual has authority to interpret the Plan on behalf of the Board or to act as an agent of the Board.

The Board has authorized the Director of Benefits and Fund Office to respond in writing to written questions. If you have a question about your benefits, you should write to the Fund Office for a definitive answer. As a courtesy to you, the Fund Office may respond informally to oral questions, or provide website information. However, oral and/or website information and answers are not binding upon the Board of Trustees and cannot be relied on in any dispute concerning your benefits.

Plan Rules and benefits change from time to time. The official Plan documents will determine answers and interpretations on benefit issues and effective dates. Information posted on this website is for convenience only, and no claim regarding accuracy, completeness or reliability is made. The data provided on this website is not to be construed as a promise of benefits.

For your convenience, links to other websites are provided. Such links are not intended as an endorsement of any other website or the information contained on those websites. The Operating Engineers and Public and Miscellaneous Employees Health and Welfare Trust Fund is not responsible for the content of any other website, and any person who relies on the information contained on any such website does so with the understanding that such information may not be accurate or correct. No information on any other linked website replaces official Plan documents.

The Operating Engineers and Public and Miscellaneous Employees Health and Welfare Trust Fund website contains general educational information about the benefit plans and other related issues. The site does not contain any advice such as legal, financial planning, tax or professional advice. This website is provided for educational purposes and the Trustees recommend that Plan Participants engage the service of qualified professionals in medical, legal, or financial matters requiring advice.

The Operating Engineers and Public and Miscellaneous Employees Health and Welfare Trust Fund reserves the right to monitor website activity and individual user access. We collect information such as pages visited, information submitted and browser/ device type through cookies and other means including IP addresses. This information is necessary for the website to function and cannot be switched off in our system. You can set your browser settings to block or alert you about cookies, but blocking cookies might result in certain parts of our website and portal not working properly.

By using, linking, referencing or otherwise accessing this website, you agree to these Terms of Use.

2. Privacy Policy

The Operating Engineers and Public and Miscellaneous Employees Health and Welfare Trust Fund takes the protection of your private and personal information seriously and we maintain strict compliance with HIPAA HITECH regulations and privacy laws.

Protected health information contained within this website is subject to the Operating Engineers and Public and Miscellaneous Employees Health and Welfare Trust Fund Privacy Policy. We will not disclose protected health information about you to anyone except as permitted by law.

Certain laws require disclosure of any or all protected health information we maintain on you to companies or affiliates that perform services on behalf of the Fund. If and when your protected health information is disclosed to such companies or affiliates, it is done strictly in compliance with the Privacy and Portability Act.