

MIDWEST OPERATING ENGINEERS FRINGE BENEFIT FUNDS

WELFARE FUND • PENSION TRUST FUND • VACATION SAVINGS PLAN

6150 JOLIET ROAD • COUNTRYSIDE, IL 60525-3994 • (708) 482-7300 • FAX (708) 482-3056
JAMES M. SWEENEY, CHAIRMAN JOHN E. KENNY, JR., SECRETARY-TREASURER

Date: _____

Determination of Payment Liability
Dependent Coverage

Dear Member,

On January 1, 2000 the Plan was changed with regard to determining which health plan must pay first and which will pay second (or third), when a dependent has coverage from more than one plan. The change applies only to dependents of members who do not reside in the member's home.

The determination of payment liability is based upon which parent has physical custody of the covered dependent. If you have custody of your dependent, our Plan will pay benefits first. If you do not have custody, the Fund is required to determine if your eligible dependent has any coverage through the parent who has custody. **If a divorce degree states Joint Custody, the parent with physical custody for most of the time shall be considered primary. There are also many divorce decrees, which require our member to provide health care coverage. This Plan change does not affect the provision. Your Plan still does cover your children; however, your Plan may be the secondary payor based upon the Coordination of Benefits Rules.**

If order to make a correct determination, we will need you to complete the attached questionnaire. Failure to do so in a timely manner will delay processing of claims for your dependent(s), and could cause claims to be denied. If you need help completing this form, please contact the Eligibility Department.

Thank You for Your Corporation,

Eligibility Department
Health & Welfare Fund