November 2017

IMPORTANT BENEFIT INFORMATION

MEMORANDUM

TO: All Active Participants
FROM: Board of Trustees
RE: Indemnity Dental Plan Benefit Improvements

The Trustees are pleased to announce the following benefit improvements to the Indemnity Dental Plan, effective January 1, 2018.

Elimination of Calendar Year Deductible

Currently, Indemnity Dental Plan enrollees and each of their covered Dependents must pay a calendar year deductible of $50 before the Indemnity Dental Plan pays benefits. Effective January 1, 2018, this calendar year deductible will be eliminated. The table below summarizes the current and new calendar year deductible effective January 1, 2018:

<table>
<thead>
<tr>
<th>Calendar Year Deductible Per Covered Individual</th>
<th>Calendar Year Deductible Per Covered Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Current)</td>
<td>(Effective January 1, 2018)</td>
</tr>
<tr>
<td>$50</td>
<td>$0</td>
</tr>
</tbody>
</table>

Please note that the new zero dollar deductible only applies to services received on or after January 1, 2018.

Change in Dental PPO Network

Currently, the Trust contracts with Careington Maximum Care Network to provide a Dental PPO network under the Indemnity Dental Plan. Effective January 1, 2018, Anthem Blue Cross (Anthem) will replace Careington as the Trust’s Dental PPO network. After an extensive review of four major national Dental PPO network providers, the Trustees selected Anthem primarily due better access for covered participants and better contracted rates with providers.
Dental PPO Providers typically charge less for services than other providers. To encourage the use of Dental PPO Providers, the Trust pays 100% of the contracted rate for eligible dental expenses received from Dental PPO Providers. Each individual is subject to a $2,000 annual maximum for dental expenses. The following table illustrates the Indemnity Dental Plan benefits:

<table>
<thead>
<tr>
<th></th>
<th>PPO Provider Plan Covers</th>
<th>Non-PPO Provider Plan Covers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>100% of contracted rate</td>
<td>85% of usual, customary and reasonable rate</td>
</tr>
<tr>
<td>Basic Care</td>
<td>100% of contracted rate</td>
<td>80% of usual, customary and reasonable rate</td>
</tr>
<tr>
<td>Major Restoration</td>
<td>100% of contracted rate</td>
<td>50% of usual, customary and reasonable rate</td>
</tr>
</tbody>
</table>

Below are answers to some common questions regarding this transition:

**How do I find if my current provider(s) is in the Anthem Dental PPO network?**

Below are options for how you can determine whether your current provider is in the Anthem Dental PPO network, or to find a new provider in the Anthem DPPO network:

- Ask your current provider if he/she is an Anthem Dental PPO Provider, or
- Call the Trust Fund office at (800) 872-5439, or
- Go to [www.anthem.com](http://www.anthem.com).

**Can I continue using my current provider(s) if they are not in the Anthem Dental PPO network?**

Yes, you may continue using your current provider if they are not in the Anthem Dental PPO network. However, any services you receive from a non-network provider will be paid at the non-network benefit level. Utilizing in-network providers will reduce your out-of-pocket costs.

**Will I be issued a new identification (ID) card?**

Yes, a new Anthem ID card will be mailed to your address of record prior to January 1, 2018. This ID card will include updated information, such as how to submit claims, for those enrolled in the plan and for providers who submit claims on your behalf. If you are currently enrolled in the Trust’s PPO Indemnity Medical Plan, the new ID card can be used for medical and dental benefits.
This change does not apply to you if you participate in a dental maintenance organization, and do not wish to change to the Indemnity Dental Plan. Currently those are LIBERTY Dental in California and Kaiser in Oregon and Southwest Washington.

_Underline_ I am enrolled in a Dental HMO plan under either LIBERTY Dental or Kaiser. Can I change to the Indemnity Dental Plan?

Yes, you may change to the Indemnity Dental Plan by completing the Enrollment Change Form and returning to the Trust Administrative Office. Please note that the Trust Administrative Office must receive your Enrollment Change Form prior to **December 15th** for the change to be effective January 1, 2018. Otherwise, you will need to wait until the next Open Enrollment period to make a change.

Please include this Summary of Material Modification with your current Summary Plan Description booklet. If you have any questions about your current benefits and eligibility, please contact the Trust Administrative Office at *(800) 872-5439.*

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