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WELFARE & PENSION FUNDS

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October 31, 2018

To All Full-Time, Special Part-Time and Part-Time ACA Plan Participants:

This notice, called a "Summary of Material Modifications" ("SMM"), is being provided to advise you of certain changes that the Board of Trustees has made to your Plan of Benefits under the UFCW Local 1500 Welfare Fund ("Fund"), effective January 1, 2019. The changes to your Plans are noted below. Please be advised that the addition of DDS, Inc. applies to all Participants covered under the Plans. However, the addition of the telemedicine benefit noted in this SMM will apply to you only if you are covered for medical benefits under these Plans on or after January 1, 2019.

After you have read this SMM, please keep it handy so you will be aware of these changes.

IMPORTANT NOTE: All other rules that apply to your respective Plan, including but not limited to eligibility, deductibles, medical necessity, annual maximums, participating pharmacies, etc. remain in effect.

RETENTION OF DDS, INC. AS AN ADDITIONAL DENTAL NETWORK

Effective January 1, 2019 – In an effort to assist you with your dental and orthodontic needs, DDS, Inc. (hereinafter "DDS") has been retained to become one of the Fund's dental networks. Please note, you may still choose an IDA participating provider and/or a dentist of your choice. You are not required to utilize a DDS provider to obtain your dental or orthodontic benefits.

The DDS network servicing the Fund has approximately 3,000 dentists in over 1,000 locations with participating provider offices in the 5 boroughs of New York City, Nassau County, Suffolk County, Westchester County, Ulster County, New Jersey, Connecticut and other States.

To locate a provider near you and in the specialty practice you need, the Fund Office will have a listing of the DDS providers from which you can choose. The provider listing will also be posted on the Fund's website and is available on the DDS, Inc. website (www.ddsinc.net). If you wish, you may also contact DDS directly by calling (800) 255-5681.

As network providers do change from time to time, if you choose to utilize a DDS provider, you should confirm that the provider participates with DDS at the time you make the appointment and again at the time of the appointment.

The DDS participating providers noted on the list will accept the Fund's fee schedule as payment in full for most services. However, there are copayments for certain services. The copayments charged by a DDS provider are the same copayments as currently being charged for services provided by a participating provider in the Integrated Dental Administrator (IDA) network. The copayments to be charged and their corresponding procedures are noted below.

DDS, INC. COPAYMENT CHART			
Procedure	Total Fee	Plan Payment	Member Copayment
Prosthodontic Services			
Maryland Bridge Retainer	\$220.00	\$168.00	\$ 52.00
Metallic Inlay 1 Surface	\$100.00	\$ 80.00	\$ 20.00
Metallic Inlay 2 Surface	\$150.00	\$100.00	\$ 50.00
Metallic Inlay 3 Surface	\$200.00	\$120.00	\$ 80.00
Oral Surgery			
Panorex Film	\$ 52.00	\$ 42.00	\$ 10.00
Partial Bony Impaction	\$175.00	\$110.00	\$ 65.00
Complete Bony Impaction	\$220.00	\$110.00	\$110.00
Cystectomy	\$120.00	\$ 72.00	\$ 48.00
Incision and Drainage	\$ 50.00	\$ 30.00	\$ 20.00
Apicoectomy: 1 Root	\$220.00	\$108.00	\$112.00
Apicoectomy: 2 Roots	\$335.00	\$216.00	\$119.00
Apicoectomy: 3 Roots	\$450.00	\$324.00	\$126.00
Periodontal Services			
Osseous Surgery	\$450.00	\$300.00	\$150.00
Mucogingival Surgery	\$350.00	\$108.00	\$242.00
Orthodontic Services			
Total Treatment/Services	\$2,400.00*	\$1,822.00*	\$ 578.00
*This fee is for the services of a Board Certified Specialist			

LIVEHEALTH-TELEMEDICINE BENEFIT

Effective January 1, 2019 – The Fund's Benefit Plans will offer a telemedicine benefit provided through Anthem's LiveHealth for online physician's visits for mild, common conditions. This benefit affords access to live, on-demand, face to face video physician visits 24 hours a day, 7 days a week, 365 days per year. This benefit can be accessed via your smartphone, tablet or computer. You will need to download the LiveHealth Online App from the Apple App Store or Google Play for Android devices. The download is free and will not cost you anything.

This benefit will be considered a covered physician office visit under the Plan, with no copayment. This benefit is available in all states and affords you a choice of board certified, Anthem network physicians.

This benefit offers HIPAA compliant video physician visits, with the ability to have certain prescriptions electronically transmitted to your participating pharmacy of choice, if determined to be medically necessary by the physician.

Please note, this benefit is not intended to replace an emergency room visit for life threatening situations.

Examples of some of the commonly treated medical conditions through this service are:

Abrasions/minor wounds, Anxiety, Asthma, Allergies/allergic rhinitis, Back pain, Cough/Cold, Depression, Diarrhea, Ear pain, Fever, Headache/migraine, Influenza/flu, Insomnia, Nausea/Vomiting, Pinkeye/other eye infections, Rashes/skin disturbances, Sinus infection, Sore Throat/pharyngitis, Sprains and strains, Urinary tract infection.

If you have any questions regarding any of the information in this notice, please contact the Fund Office at 1-800-522-0456 or Associated Administrators, LLC at 1-855-266-1500.

Sincerely,

The Board of Trustees