

# Plumbers & Steamfitters Local 486 Medical Fund

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## SUMMARY OF MATERIAL MODIFICATIONS

### 52-1059733 Plan 501

The Board of Trustees of the Plumbers and Steamfitters Local 486 Medical Fund hereby adopts this Summary of Material Modifications (SMM) to the Plumber and Steamfitters Local Medical Plan ("the Plan"). The purpose of the SMM is to revise and update the Plan to reflect amendments to the Summary Plan Description (SPD) to be effective on the dates identified below. The Trustees are pleased to be able to provide these improvements in benefits to you at this time.

***Effective January 1, 2019, certain provisions of the SPD have been revised as follows:***

#### **HMO Option**

The Aetna HMO will be discontinued as of January 1, 2019. Active members and retirees/dependents who are not Medicare eligible will have two options: the Self-Insured Major Medical plan (which comes with prescription benefits); or the Kaiser HMO. If you are currently enrolled in the Aetna HMO, and you do not make an election during open enrollment to enroll in the Kaiser HMO, you will automatically be enrolled in the Major Medical plan.

#### **Change to the Dental Plan**

Effective January 1, 2019 the dental plan administered by Associated Administrators will change. The Plan has contracted with CIGNA for discounts from dentists. Employees will get the best benefit if they use a dentist who participates in the CIGNA Dental Preferred Provider Organization (PPO) network. The allowed amount for each dental procedure will be based on a schedule determined by CIGNA. The Plan benefit will depend on the type of procedure. The benefit schedule is listed below. If Employees use an In-Network Provider, they will be responsible for the percentage of the allowed amount that the Plan does not pay. For instance, for a filling (Basic Restorative procedure) the Plan will pay 75% of the allowed amount and Employees will be responsible for the remaining 25%. If Employees use an Out-of-Network Provider, they will be responsible for the remaining percentage of the allowed amount for that procedure **plus** any difference between the allowed amount and what the provider charges. The calendar year dental maximum per eligible participant is \$1,250. There is a separate lifetime maximum for orthodontic benefits of \$1,500 per person.

Members may use the dentist of their choice, but as noted above, the benefit will be maximized if they use an In-Network Provider. The best way to see if a dentist participates in the CIGNA PPO

network is to access the CIGNA website. The CIGNA website address is: [www.cignadentalsa.com](http://www.cignadentalsa.com). You can also call CIGNA at 800-797-3381. The Dental Schedule below shows the benefit provided and how the benefit differs depending on whether you choose an In-Network Provider or an Out-of-Network Provider.

The Dental Benefits Schedule has changed and you no longer need to obtain a dental form from the Administrator. The Dental Schedule now states:

For an In-Network Provider:

Diagnostic/Preventive -	Dental Benefits Paid at 100%
Basic Restorative/Periodontics -	Dental Benefits Paid at 75%
Endodontics -	Dental Benefits Paid at 50%
Major Restorative -	Dental Benefits Paid at 40%

For an Out-of-Network Provider:

Diagnostic/Preventive -	Dental Benefits Paid at 80%
Basic Restorative -	Dental Benefits Paid at 60%
Endodontics -	Dental Benefits Paid at 40%
Major Restorative -	Dental Benefits Paid at 30%

A partial list of services by category is included below:

#### **DIAGNOSTIC AND PREVENTIVE SERVICES**

- Oral Evaluations (periodic; comprehensive)
- Prophylaxis (cleanings)
- Topical fluoride applications
- General x-rays – bitewing limit once every six months
- Panorex or full mouth x-rays – limit one per calendar year
- Space maintainers
- Sealants

#### **BASIC RESTORATIVE SERVICES/PERIODONTICS**

- Restorations/fillings (amalgams/composite resins)
- Periodontics (e.g., gingivectomies; root planing)
- Oral surgery (e.g., extractions; removal of impacted teeth)

**ENDODONTICS:** root canals; apicoectomies

#### **MAJOR RESTORATIVE SERVICES**

- Dentures
- Bridges
- Crowns
- Implants