



ADMINISTRATIVE OFFICES

HEALTH & WELFARE, PENSION AND DEFINED CONTRIBUTION

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PARTICIPANT NOTICE

January 22, 2025

This Notice is to advise you that effective April 1, 2025, the Arizona Pipe Trades Health and Welfare Trust Fund (the “Plan”) will no longer offer the prepaid dental plan benefits which are currently available on a fully insured basis through Employers Dental Service to both active employees and early retirees who elect such coverage.

If you are an active employee who elected prepaid dental plan benefits, your prepaid dental plan benefits will terminate and you will automatically be enrolled in the Plan’s dental PPO plan benefits effective April 1, 2025.

If you are an early retiree who elected prepaid dental plan benefits, you will no longer have dental coverage under the Plan effective April 1, 2025, except that the Plan will pay a combined maximum of \$300 per person per calendar year for expenses associated with vision and dental care subject to the following:

- This vision and dental benefit is not available to dependent children;
- This vision and dental benefit is not available to early retirees (or their spouse) if the early retirees are under age 55 on the date of their retirement.

Should you have any questions about this Notice, the dental PPO plan benefits for active employees, or the \$300 maximum annual reimbursement for vision and dental benefits available to certain early retirees, please contact the Administrative Office (BeneSys) at 602-956-1950 or 1-877-429-7473.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

This document has been uploaded and is available on the participant website at www.ourbenefitoffice.com/AZpipe