



**Local 513 - Fringe Benefit Funds**  
**International Union of Operating Engineers, AFL-CIO**

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**SUMMARY OF MATERIAL MODIFICATIONS**

**Labor Trustees**  
 Timothy J. Sappington  
 Lealon Vaughn  
 Steve Straatmann

**Management Trustees**  
 Charlie Goodwin  
 John Grib  
 Jeremy Bennett

**DENTAL BENEFIT IMPROVEMENTS EFFECTIVE JANUARY 1, 2021**

**To: All Active Participants and Retiree Plan A Participants**

**From: The Board of Trustees of the Welfare Fund of Engineers Local 513**

**Re: Dental Benefit Improvements Effective January 1, 2021**

The Trustees are pleased to announce the following changes to your dental benefits effective January 1, 2021. Your benefits will continue to be administered by Delta Dental, but there will be improvements to the following benefits:

**EMPLOYEES AND DEPENDENTS**

<b>Benefit</b>	<b>Current Benefit Through December 31, 2020</b>	<b>New Benefit Effective January 1, 2021</b>
<b>Calendar Year Benefit Maximum</b>	\$2,000	\$2,500
<b>Calendar Year Deductible</b>	\$150 per person	\$50 per person
<b>Preventive &amp; Basic Restorative Services</b>	Plan pays 80% of Covered Expenses	Plan pays 90% of Covered Expenses
<b>Major Restorative Services</b>	Plan pays 50% of Covered Expenses	Plan pays 80% of Covered Expenses
<b>Orthodontic Care (Dependent Children Only)</b>	Plan pays 50% of Covered Expenses (after deductible has been met) up to \$1,500 lifetime maximum	Plan pays 70% of Covered Expenses (after deductible has been met) up to \$2,000 lifetime maximum

**RETIREE PLAN A PARTICIPANTS**

<b>Benefit</b>	<b>Current Benefit Through December 31, 2020</b>	<b>New Benefit Effective January 1, 2021</b>
<b>Calendar Year Benefit Maximum</b>	\$600	\$1,000
<b>Calendar Year Deductible</b>	\$50 per person	\$50 per person
<b>Preventive &amp; Basic Restorative Services</b>	Plan pays 70% of Covered Expenses	Plan pays 90% of Covered Expenses
<b>Major Restorative Services</b>	Plan pays 50% of Covered Expenses	Plan pays 80% of Covered Expenses

Retiree Plan B Participants continue to not be covered for dental benefits.

All other benefits not shown in the tables above will remain the same as outlined in the Summary Plan Description.

This Summary of Material Modifications is only intended to provide a brief overview of the changes made to each Plan. The terms of each Plan are governed by the Plan Document. Please contact the Benefit Office at 314-739-2973 for any questions regarding this summary.