



OPERATING ENGINEERS LOCAL 501 SECURITY FUND

IMPORTANT NOTICE

TO: All Participants

FROM: Board of Trustees Operating Engineers Local 501 Security Fund

DATE: July 2025

RE: Multiple Plan Changes Beginning January 1, 2025

The Trustees of the Operating Engineers Local 501 Security Fund or “Fund” are pleased to announce benefit improvements that impact the Delta Dental PPO Plan beginning January 1, 2025. In addition, the Trustees approved immediate eligibility for HRA benefits specifically for employees who become eligible as a result of an employer becoming signatory to the Fund on or after April 1, 2025. All changes are described separately below.

Delta Dental PPO Plan – Orthodontia Benefit Improvements

Effective January 1, 2025, the orthodontia lifetime maximum under the Delta Dental PPO plan increases from \$1,500 to \$2,500. In addition, treatment will expand to cover adults (previously excluded).

If you incurred any orthodontic related claim this year and if such claim(s) was submitted to Delta Dental, your claim will be automatically reprocessed under the new lifetime maximum of \$2,500. You will also receive an updated EOB (explanation of benefits) and any payment adjustments will be made accordingly. If you are an adult and received orthodontic services this year, please contact your network provider and request that your orthodontic claim be submitted to Delta Dental for processing as a covered benefit. If a non-network provider was used, please instruct the provider to submit such claim to:

Delta Dental
P.O. Box 997330
Sacramento, CA 95899-7330

Please note that coverage for orthodontic treatment is limited to conventional orthodontic services, which includes clear aligner therapy (e.g., Invisalign™ and Sure Smile™). In addition, all coverage is subject to 60% coinsurance. Enclosed for your reference is the updated Delta Dental PPO Benefit Highlights. Please contact Delta Dental Customer Service at (888) 335-8227 should you have any questions regarding your orthodontic claim or other Delta Dental PPO benefits.

Delta Dental PPO Plan – Prosthodontic Benefit Waiting Period (Eliminated)

Effective April 1, 2025, the prosthodontic benefit waiting period of twelve (12) months of continuous coverage under the Delta Dental PPO plan has been removed. This means you now have access to prosthodontic benefits when you initially become eligible for benefits, just like for any other service

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category covered through the Delta Dental PPO plan (i.e., preventive, diagnostic, endodontics, orthodontia, etc.).

Immediate HRA Eligibility for Newly Signatory Employers

Effective April 1, 2025, employees of employers who became signatory to the Fund on or after April 1, 2025 are immediately eligible for the HRA contribution for the current Plan year as part of a New Unit. The contribution lump sum amount is currently at \$1,500 and will be prorated based on the number of months following the effective date the employer became signatory up to the beginning of the subsequent Plan year, which begins October 1st of each year.

Previously, employees of newly signatory employers would have to wait for the next Plan year in order to receive the HRA contribution. Please note this provision only applies in the Plan year the employer became signatory. All other eligibility rules apply for all subsequent Plan years.

Should you have any questions regarding this change or regarding your other benefits, please contact the Fund Office at (800) 320-0106 or by visiting www.ourbenefitoffice.com/oelocal501/benefits.