

**SHEET METAL WORKERS LOCAL 104 HEALTH CARE PLAN
(As revised January 2021)**

Amendment 20

Pursuant to the authority set forth in Article VII of the Agreement and Declaration of Trust, the Trustees hereby amend the Sheet Metal Workers Local 104 Health Care Plan as follows:

1. A new subsection for “Diabetes Prevention Program” is added to the Description of Covered Medical Services section that reads as follows:

**Diabetes Prevention Program
Blue Shield/Solera Health Diabetes Prevention Program**

The Plan offers a Diabetes Prevention Program (DPP) at no cost to covered individuals that meet the DPP’s eligibility criteria. The DPP is designed to help people at risk for diabetes make realistic lifestyle changes by losing weight, becoming more physically active and managing stress.

Eligibility:

To be eligible for participation, covered individuals must:

- Be at least age 18; and
- If female, is not pregnant; and
- Be overweight (with BMI greater than or equal to 25; 22 for Asian Americans); and
- Have established risk factors for type 2 diabetes such as:
 - Being age 40 or older,
 - Having a family history of the disease,
 - Engaging in low levels of physical activity,
 - Previously giving birth to a baby weighing more than nine pounds, or
- Has had a blood test result in the prediabetes range within the past 2 years as evidenced by any of the following:
 - Hemoglobin A1C 5.7 – 6.4%,
 - Fasting plasma glucose: 100 – 125 mg/dL,
 - Two-hour plasma glucose (after a 75-gram (gm) glucose load): 140-199 mg/dL, or
- Was previously diagnosed with gestational diabetes.

You can find out if you qualify by taking a one-minute quiz at <https://wellvolution.com/dpp/>.

Program Information:

The programs offered within this DPP last for an initial 16-weeks, with a follow-up period of support of up to eight (8) months. The initial period is designed to help you adopt healthier lifestyle habits and lose a modest amount of weight. The program then focuses on helping to

reinforce the new lifestyle habits that have been adopted. If you qualify, you are able to re-enroll the following year.

2. Effective January 1, 2025, the “Dental Benefits” section is revised to read as follows:

Dental benefits are available to you and your eligible dependents through Delta Dental. Residential Utility Workers and Maintenance Service Technicians are not eligible for this benefit.

You and your eligible dependents will be covered under the Delta Dental Plan for all covered dental services and supplies. Benefits of the Plan are only available from the dentists listed in the provider directory. Specialist services are covered when you are referred by your chosen provider. Dental benefits are provided subject to the following provisions:

- The maximum calendar year benefit is \$4,500 for an individual and \$9,000 for a family.
- The Plan covers two cleanings per year at 100%.
- Basic dental work (restorative, periodontic, endodontic) is covered at 80%.
- Major dental work (prosthodontics, implants, crowns) is covered at 50%. Effective January 1, 2021 through December 31, 2022, major dental work is covered at 60%.
- Effective April 1, 2021, the Plan covers occlusal night guards at 80% coinsurance and subject to the maximum calendar year benefit allowed. Coverage includes and is limited to:
 - One occlusal night guard every 60 months if prescribed to control habitual grinding;
 - Repair and/or relining of the occlusal guard but not earlier than 6 months after initial insertion and no more than 1 every 12 months; and
 - One occlusion analysis-mounted case and dash every 60 months.

Call Delta Dental at 1-800-765-6003 for more information.

Orthodontic services are provided as part of the dental benefits provided by Delta Dental, subject to the following provisions:

- Each phase of treatment is subject to a \$50 deductible.
- Orthodontic treatment is covered at 50% of UCR fees or the Fee Actually Charged, whichever is less.
- The lifetime maximum benefit for orthodontic treatment is \$3,000 per individual.
- Orthodontic benefits are available after 12 months of continuous eligibility.

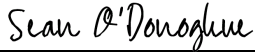
Intentionally left blank.

This Amendment 20 was adopted by the Board of Trustees on September 10, 2024. The Chairman and Co-Chairman were authorized by the Board of Trustees to execute this Amendment on their behalf. This Amendment 20 may be executed in counterparts, each of which shall be deemed to be an original, but all of which together shall constitute one and the same Amendment 20.



Chairman

Date: 9/12/2024 | 3:05 AM EDT



Co-Chairman

Date: 9/25/2024 | 10:13 AM PDT