

U.A. Local No. 393 Benefit Funds

PLUMBERS, STEAMFITTERS & REFRIGERATION FITTERS

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NOTICE OF MATERIAL MODIFICATIONS

to the

U.A. LOCAL 393 HEALTH AND WELFARE PLAN

(As revised November 1, 2019)

TO: All Participants of the
U.A. Local 393 Health and Welfare Plan

FROM: The Board of Trustees

DATE: December 21, 2021

This document is a Summary of Material Modifications ("Summary") intended to notify you of the important changes made to the U.A. Local No. 393 Health and Welfare Plan ("the Plan"). The following changes below are **effective March 1, 2022**. In an effort to get the best value for your H&W contributions, we have made the following changes to the **Dental Plan** and the **Anthem PPO Medical Plan**.

1. Delta Dental Benefits Network Coinsurance Schedule: The Trustees amended the Plan to change the Delta Dental coinsurance schedule. There are three tiers of dental providers in the Delta Dental network: PPO, Premier, and Out-Of-Network Non-Contracted Provider. We have increased the benefits for preventive dental services to encourage you to get regular check-ups and made it more costly to use Premier and Non-Contracted service providers, who's prices are generally higher. The new coinsurance schedules are listed in the table below. The deductible and calendar year maximums have remained unchanged.

Active and Retiree Group

Service	Current Coinsurance	New Coinsurance
Diagnostic and Preventive (adults) -PPO Provider	80%	100%
Diagnostic and Preventive (children) - PPO Provider	100%	100%
Basic and Major Services (adults) - PPO Provider	80%	80%
Basic and Major Services (children) - PPO Provider	100%	100%
Diagnostic and Preventive (adults and children) - Premier and Non-Contracted Provider	80%	70%
Basic and Major Services (adults and children) - Premier and Non-Contracted Provider	80%	70%
Antibiotic ARESTIN (minocycline HCl) Microspheres, 1 mg in conjunction with periodontal treatment	0%	100%

Residential Group

Service	Current Coinsurance	New Coinsurance
Diagnostic and Preventive (adults and children) - PPO Provider	80%	100%
Basic Services (adults and children) - PPO Provider	80%	80%
Major Services (adults and children) - PPO Provider	50%	50%
Diagnostic and Preventive (adults and children) - Premier and Non-Contracted Provider	80%	70%
Basic Services (adults and children) - Premier and Non-Contracted Provider	80%	70%
Major Services (adults and children) - Premier and Non-Contracted Provider	50%	50%
Antibiotic ARESTIN (minocycline HCl) Microspheres, 1 mg in conjunction with periodontal treatment	0%	100%

Summary and Choices:

If you go to a Delta Dental PPO dentist, you will get the most savings on dental costs. If you go to a Premier or Out-Of-Network Non-Contracted dentist, you will have a wider choice of dentists, but will not experience as much savings.

Check the provider directory available on the Delta Dental mobile app (download the mobile app using the QR code provided) by visiting www.deltadentalins.com or by calling (800) 765-6003) to see if your dentist is a PPO dentist or to find one who is. *By going to PPO dentists, you and the Plan can save money.*



SCAN TO DOWNLOAD
DELTA DENTAL MOBILE APP

2. **Anthem PPO Medical Plan - Prosthetic Hair Replacement Device:** The Trustees amended the Plan to add a **\$300 limit** per device on prosthetic hair replacement devices (wigs and artificial hairpieces) after rounds of chemotherapy or radiation therapy.

3. **Anthem PPO Medical Plan - Hearing Aid:** The Trustees amended the Plan to limit hearing aids to **one device per ear every three years**. The separate hearing aid deductible of \$100 and the maximum benefit amount of \$1,500 per device remain unchanged.

Please note that, in the event of conflict between this Summary and the terms of the Plan, the terms of the Plan will govern. If you have any questions concerning this Summary, the Health and Welfare Plan or your coverage you should contact the Administrator's Member Services Department at the website, phone number or email on the other side of this page or contact your Member Advocate at (408) 464-3738 or 393@memberadvocate.org.