

SHEET METAL WORKERS' LOCAL 7-ZONE 3 BENEFIT FUNDS

P.O. Box 547
Troy, MI 48099-0547
(248) 641-4973 (800) 451-5733



**** ANNOUNCING ****

EYEMED Vision Coverage and DELTA DENTAL Dental Coverage Starting May 1, 2022

To: All Active and Retiree Participants, Spouses and Dependents in the Sheet Metal Workers Local 7, Zone 3 Welfare Plan (the "Plan")



Why we are
Contacting
You

This Summary of Material Modifications ("SMM") is to inform you that starting **May 1, 2022**, the Plan will begin offering vision coverage through **EyeMed Vision** and is replacing your current dental coverage with coverage through **Delta Dental**.

EyeMed is a popular nationally known vision plan that is widely accepted by most vision practitioners. Under EyeMed you will realize low out of pocket costs on your examination, lenses and frames. You will also be eligible for discounted pricing on many name brand frames. Visit www.eyemed.com; for more information.

Delta Dental is also a popular nationally known dental plan that is widely accepted by most dental practitioners. You will have access to their Delta Dental PPO and Delta Dental Premier networks. Check the Delta Dental website at www.deltadentalmi.com.



What you
need to do

Watch your mail over the next few weeks for your welcome kits from EyeMed and from Delta Dental. The kits will include information about each plan, including the summary of benefits and coverages that will be available to you and your family.

Please keep in mind that all Participants have the option to decline dental and vision coverage through the Plan. If you **DO** want dental and vision benefits, you do not need to do anything. If you **DO NOT** want dental or vision benefits, Federal law requires the Plan to allow you to decline these benefits, even though the coverage is available to you. To decline these additional benefits, please contact the Plan Administrator at (248) 641-4973 or toll-free (800) 451-5733.



What we
will do

The Plan will implement your dental and vision coverages automatically. There is nothing further you need to do. Note that any benefit amount that you have used for 2022, will carryover to the Delta Dental plan, and you will have access to use the remaining benefit in your account.

This SMM is a summary and is **NOT** an official Plan document. The actual terms of the Plan are contained in the Plan document, which is available from the Benefits office. In the event of any ambiguity or omission from this notice, or any conflict between this notice and the official plan text, the official plan text will govern.

Sincerely,

*The Board of Trustees of the
Sheet Metal Workers Local 7 Zone 3 Welfare Plan*