

**SECOND AMENDMENT TO THE INDIANA/KENTUCKY/OHIO REGIONAL
COUNCIL OF CARPENTERS WELFARE FUND
PLAN DOCUMENT EFFECTIVE 1/1/22**

WHEREAS, the Trustees of the Indiana/Kentucky/Ohio Regional Council of Carpenters Welfare Fund Desire to amend the Plan document effective January 1, 2022;

WHEREAS, the Plan and Trust authorize the Trustees to amend the Plan from time to time;

NOW THEREFORE, the Plan is amended as follows effective _____, 2022:

1. Article 7, Dental Benefits, Section 7.2, Covered Benefits is amended as follows :

7.2 Covered Benefits

Dental benefits are provided as outlined below, subject to an annual maximum of \$1,000 per Covered Person (annual maximum not applicable to Covered Persons under age 19) unless otherwise stated below:

Dental Benefits	In-Network (PPO or Premier)	Out-Of-Network
Preventative Services	100%	100%
All other Covered Services	75% after \$100 deductible	75% UCR after \$100 deductible

(a) Preventative Services:

- (1) Routine periodic examinations, twice in any Calendar Year;
- (2) Bitewing x-rays, twice in any Calendar Year;
- (3) Full-mouth x-rays, once in any three-year period;
- (4) Dental prophylaxis (cleaning, scaling and polishing including periodontal maintenance visits), twice in any Calendar Year;
- (5) Topical fluoride application for patients under age 19 once in any Calendar Year;
- (6) Sealants.

(b) Other Dental Services

- (1) Emergency palliative treatment as needed (minor procedures to temporarily reduce or eliminate pain);
- (2) Restorative services using amalgam, synthetic porcelain, plastic filling material and composite resin (white). Composite resin is payable only on posterior teeth;

- (3) Endodontics: root canal filling and pulpal therapy (therapy for the soft tissue of a tooth);
- (4) Prosthetics: bridges and dentures (once in five years);
- (5) Labial veneers on incisors and cuspids (once per tooth in five years);
- (6) Implants and implant related services (once per tooth in five years);
- (7) Periodontics: treatment for diseases of the gums and bone supporting the teeth;
- (8) Crowns, jackets, inlays and onlays: required due to gross decay or fracture and when teeth cannot be restored with a filling material;
- (9) Oral surgery (including extractions);
- (10) Space maintainers that replace prematurely lost teeth of eligible dependent children under age 16 (once in five years).
- (11) Orthodontic Treatment up to age 19 subject to \$1,500.00, lifetime maximum benefit (orthodontic treatment not included in individual annual maximum).

2. The exclusion for Orthotic Treatment under Article 7, Dental Benefits, Section 7.4, Exclusions, is removed in its entirety.

By our signatures below, we certify that the above amendment was adopted by the Board of Trustees on _____, 2022.

**INDIANA/KENTUCKY/OHIO REGIONAL COUNCIL OF CARPENTERS
WELFARE FUND**

Co-Chair

Co- Chair

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