



Joint Plumbing Industry Board Plumbers Local Union No.1 Trust Funds



Welfare Fund • Trade Education Fund • Additional Security Benefit Fund • 401(k) Savings Plan

Michael Apuzzo, Co-Chairman - Labor

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June 2017

MES HELPER - SUMMARY OF MATERIAL MODIFICATIONS NUMBER 4 (SMM#4)

Please place this in your Summary Plan Description (SPD) for handy reference and safekeeping. If you do not have an SPD, you may obtain a copy on our website at www.ualocal1funds.org or by making a written request to the Fund Office.

IMPORTANT! This Summary of Material Modifications (“SMM”) describes changes to the MES Helper SPD for the Plumbers Local Union No.1 Welfare Fund (the “Welfare Fund” or the “Fund”) issued in October 2014. These changes are effective July 1, 2017, unless noted otherwise.

SPD Pg. 36 / New Section in Additional Medical Benefits Section – Effective July 1, 2017

Dental Discount Program:

MES Helpers will have access to the CignaPlus Savings dental discount program. The CignaPlus Savings program is offered by Cigna Health and Life Insurance Company with network management and administrative services provided by Cigna Dental Health, Inc. The program provides discounts at certain dentists for dental care when your CignaPlus ID card is presented at the time of service.

CignaPlus membership also gives you access to Cigna Healthy Rewards, a program offering discounts on services, including vision, chiropractic, weight management and smoking cessation programs. With your CignaPlus membership, you will have access to Cigna’s Identity Theft Program and Cigna’s Will Preparation Services.

You can enroll for the program using the promotional code “**MESHelpers**” at www.CignaPlusSavings.com, or by calling 877-521-0244.

You will be individually billed membership fees for the CignaPlus Savings program. Membership fees are valid for a 12-month period from the effective date of enrollment, unless Cigna Dental’s liability related to offering the program is altered by law. Membership will automatically renew at the then current membership fee unless you provide written notice or call the telephone number on the ID card to indicate your desire to cancel membership.

The CignaPlus Savings program is not available in Alaska, Montana, North Dakota, South Dakota, Hawaii, Rhode Island, California, Wyoming, Idaho or Iowa. For more information on the available dental network and in-network dentists, visit www.CignaPlusSavings.com.

CignaPlus is not dental insurance and there is no claims process. The participant is obligated to pay for all dental care services, at the time of service, but will receive a discount for eligible services received from participating dentists. The amount of discount will vary among participating providers and those procedures not included on the negotiated fee schedule may not be subject to a discount. The discounts available under the CignaPlus Savings program may not be used in conjunction with any other discount dental program or insurance program.

The Board of Trustees will continue to work with the Welfare Fund’s consultants in exploring ways to continue to provide quality and affordable health benefits to you and your families. If you have any questions, please contact the Plumbers Local Union No. 1 Welfare Fund Office at (718) 835-2700.