



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



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

John J. Murphy, Co-Chairman - Labor

Walter Saraceni, Administrator

Eugene S. Bocchieri Co-Chairman - Management

December 2016

Re: Summary Material Modification (“SMM#4”)

Dear Participant:

The Board of Trustees of the Plumbers Local Union No. 1 Welfare Fund (the “Fund”) is pleased to announce a number of benefit improvements. While the improvements are explained in detail in the enclosed Summary of Material Modifications (“SMM”), we want to highlight a few key points.

- **New Dental Benefit Provider Network:** Effective April 1, 2017, the Fund is changing dental benefit program administrators from Dental Delivery Services, Inc. (“DDS”) to Cigna Health and Life Insurance Company (“Cigna”). While the provider network is changing, your benefits are not. The new Cigna arrangement will provide you access to a greater number of participating providers. If you are treated by an in-network provider, virtually all dental services will continue to be covered at 100% by the Fund. If you are treated by an out-of-network provider, you will continue to be billed for the difference between the payment the provider receives from Cigna and the provider’s usual fees.

In the past, we have strived to make benefit changes effective on January 1, and we tried to launch the dental benefit changes on January 1, 2017. Unfortunately, the change was complicated and in order to have as smooth a transition as possible, the effective date of the change had to be moved to April 1, 2017. This will provide time for Cigna to be ready to properly administer your benefits. *Please check your mail for additional information on the Cigna changeover.*

- **New Dental Benefits for Medicare-Eligible Members:** Effective April 1, 2017, Medicare-eligible retirees will have access to a new dental discount program through Cigna. Please check your mail for additional information on the new dental discount program where Medicare-eligible retirees and their Medicare-eligible spouse can save an average of 31% off most commonly performed dental services, such as X-rays and cleanings, crowns, root canals and dentures.
- **Additional Vision Benefit Provider Network:** Effective January 1, 2017, the Fund is introducing an additional vision benefit network. You will now be able to receive treatment from Comprehensive Professional Systems, Inc. (“CPS”) providers and the charges will be covered as in-network. You will continue to have access to Vision Screening providers and the same level of benefits, but you will have access to a greater number of participating providers.
- **New In-Network Hearing Aid Benefit Provider Network:** Effective January 1, 2017, the Fund will provide in-network hearing benefits through CPS. Participating Audiologists will provide a 20% discount off the retail cost of the Hearing Aid. CPS will also process out-of-network benefits.
- **New CVS Pharmacy MinuteClinic:** Effective January 1, 2017, you will have access to CVS Pharmacy MinuteClinic. Services received at the MinuteClinic will be covered at 100%.

All of these changes and more are explained in detail in the enclosed SMM. Please read this notice carefully and save it as a reference. If you have any questions, please contact the Fund Office Welfare Department at (718) 835-2700.

While health care and prescription drug costs continue to rise nationally and the health care system becomes increasingly complicated, we are proud to continue providing you and your dependents with the high quality comprehensive care that you need and deserve—at costs that are affordable for you, the Fund’s contributing employers and the Fund.

Sincerely,

Plumbers Local Union No. 1 Welfare Fund
The Board of Trustees