



# 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

Walter Saraceni, Administrator

Eugene S. Bocchieri Co-Chairman - Management

**February 2017**

Dear Participant,

The Board of Trustees of the Plumbers Local Union No. 1 Welfare Fund is pleased to announce two important improvements to your dental benefits. The enclosed Summary of Material Modifications Number 5 (SMM#5) explains the change in detail.

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 administrator and network are changing, your benefits are not.* If you see an **in-network provider**, virtually all dental services are covered 100% by the Fund. If you see an **out-of-network provider**, you may be billed for the difference between the payment the provider receives from Cigna and the provider's usual fees. The new in-network panel of dentists will be under the **Cigna PPO Advantage Network**.

Here are some tips to help make the transition as smooth as possible:

- **For dental services provided on or before March 31, 2017** - Claims must be submitted to Dental Delivery Services, Inc. (DDS, Inc.) on or before March 31, 2018 or they will not be covered.
- **For dental services started on or before March 31, 2017** - If you start a course of dental treatment on or before March 31, 2017 with a DDS in-network dentist and that treatment will continue after March 31, 2017 the Fund will cover your treatment at in-network levels through March 31, 2018. That means you can continue receiving treatment from your DDS dentist (even if he or she is not a Cigna network dentist), and your treatment will be covered by the Fund through March 31, 2018, at in-network coverage rates. DDS will continue to administer your claims during this extension period.
- **For dental services provided on or after April 1, 2017** - Claims should be submitted to Cigna Dental Services (Cigna) within 18 months of the beginning service date.
- **Cigna PPO Advantage Network Providers** - Visit [www.cigna.com](http://www.cigna.com) to do a provider search, or call Cigna Member Services using the toll-free number 1-800-564-7642 to speak with Cigna's Customer Service representatives who will assist you in finding a provider. Your Group ID is 3340321.

**NEW Dental Discount Program for Medicare-Eligible Retirees.** Effective April 1, 2017, Medicare-eligible retired participants will have access to the CignaPlus Savings dental discount program, which provides discounts at certain dentists for dental care when you show your CignaPlus ID card. You can enroll for the program using the promotional code **PlumbersL1** at [www.CignaPlusSavings.com](http://www.CignaPlusSavings.com), by calling (877) 521-0244 or by mailing a completed enrollment form to Cigna Dental, 250 South Northwest Highway, Suite 340, Park Ridge, IL 60068-4244. Please note that you will be billed membership fees for the CignaPlus Savings program from Cigna.

All of these changes and more are explained in detail in the attached SMM#5. Please read this notice carefully and save it as a reference. If you have any questions about the information in the notice or about your benefits or eligibility, please contact the Fund Office Welfare Department at (718) 835-2700.

Sincerely,  
Plumbers Local Union No. 1 Welfare Fund

**The Board of Trustees**