



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 an improvement to your retiree benefits. The enclosed Summary of Material Modifications Number 5 (SMM#5) explains the change in detail.

Effective April 1, 2017, **on a voluntary basis**, Medicare-eligible retired participants will have access to the **CignaPlus Savings Dental Discount Program**, which provides discounts at certain participating dentists for dental care when you show your CignaPlus ID card. In addition to dental discounts, CignaPlus gives you access to Cigna Healthy Rewards, a program that includes Cigna's Identity Theft Program, Cigna's Will Preparation Services and discounts on services, including weight management, vision, chiropractic and smoking cessation programs. Retired participants also continue to be eligible for the Fund's vision benefit of \$100 every 24 months for eye exams/frames/lenses.

To be able to take advantage of the CignaPlus program, you must enroll with Cigna and you will need to pay an annual fee to Cigna. For 2017 the fee will be \$72 per year for individual access and \$144 for family access (family access for member and spouse that are both Medicare eligible).

How to Enroll in the CignaPlus Savings Program. When you register, remember to use the promotional code "PlumbersL1" and:

- Go to www.CignaPlusSavings.com, OR
- Call (877) 521-0244, OR
- Mail a completed enrollment form to Cigna Dental, 250 South Northwest Highway, Suite 340, Park Ridge, IL 60068-4244. Please contact Cigna at (877) 521-0244 to request an enrollment form.

Paying for the CignaPlus Savings Program. CignaPlus charges an annual fee for the program. Here's how it works.

- Members 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 a state or federal law or regulation.
- Membership will automatically renew at the then current membership fee unless you provide written notice or call the telephone number on your ID card to indicate that you want to cancel your membership.

For more information about the program and to enroll, visit www.CignaPlusSavings.com or call (877) 521-0244.

These changes and more are explained in detail in the attached SMM#5. Please read the 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