



Northern California Plasterers Trust Funds

Health & Welfare Trust Fund, Pension Plan and Plasterers Local 66 Supplemental Pension Trust
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Date: June, 2023

To: Participants and their Dependents, and COBRA participants who elect full coverage

From: Board of Trustees
Northern California Plasterers Health & Welfare Trust Fund

This Participant Notice will advise you of certain material modifications that have been made to the Northern California Plasterers Health & Welfare Trust Fund. **This information is VERY IMPORTANT to you and your dependents.**

**DELTA DENTAL
EFFECTIVE JULY 1, 2023**

The Board of Trustees is pleased to announce that effective for services received on or after July 1, 2023, the Fund is switching to Delta Dental as the primary dental benefits provider. **This means that Premier Access, DHMO and PPO, will no longer be available after July 1, 2023.**

Delta Dental will be offered through two networks—Delta Dental PPO and Delta Dental Premier[®]. Just as you do today, you will be able to go to any licensed dentist regardless of whether your dentist participates in the Delta Dental network. However, you will receive the most value and maximize your savings by choosing a dentist in the Delta Dental PPO network. The benefits under each option are summarized below.

Benefits	Delta Dental PPO Dentists**	Delta Dental Premier Dentists**	Non-Delta Dental Dentists**
Deductibles Per member each calendar year	No Deductible	No Deductible	No Deductible
Maximums (includes all covered services including Diagnostic and Preventive services) Per member each calendar year	\$1,750	\$1,750	\$1,750

Covered Services *	Delta Dental PPO Dentists**	Delta Dental Premier Dentists**	Non-Delta Dental Dentists**
Diagnostic & Preventive Services (D&P) Exams, Cleanings and X-Rays	No Charge	No Charge	No Charge
Basic Services	85%	75%	50%

Covered Services *	Delta Dental PPO Dentists**	Delta Dental Premier Dentists**	Non-Delta Dental Dentists**
Fillings, Sealants, Space Maintainers, Simple Extractions and Posterior Composites			
Endodontics Root Canals	85%	75%	50%
Periodontics Surgical and Non-Surgical Periodontics	85%	75%	50%
Oral Surgery	85%	75%	50%
Major Services Crowns, Inlays, Onlays and Cast Restorations	80%	70%	50%
Prosthodontics Bridges, Dentures and Denture Repair/Reline/Rebase	80%	70%	50%
Temporomandibular Joint (TMJ) Services	85%	75%	50%
TMJ Lifetime Maximum	\$2,000	\$2,000	\$2,000
Orthodontic Services Dependent Children	50%	50%	50%
Orthodontic Lifetime Maximum	\$1,500	\$1,500	\$1,500

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** The coinsurance shown here reflects your cost-sharing responsibility. Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

Delta Dental Network

The Delta Dental network allows you to maximize your benefits and pay less out of pocket by seeing a Delta Dental PPO dentist. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill. If you can't find a PPO dentist, your next best option is to go to a Delta Dental Premier® dentist. These dentists have agreed to set fees and offer another opportunity to save. Your out-of-pocket costs will be higher if you choose an out-of-network (non-Delta Dental) dentist because they can balance bill you for the difference between their submitted fees and the Allowed Amount.

You will receive new insurance cards in June, or you can access your digital insurance card through the Delta Dental app available from the App Store or Google Play. You can also find a Delta Dental network dentist near you by using the “Find a dentist” tool at www.deltadentalins.com or contact customer services at (888) 335-8227 for assistance.

If you receive your services from a Delta Dental Dentist, they will submit your claims for you. However, if you use a Non-Delta Dentist, you may need to submit your claim to the following address:

Claims Address
P.O. Box 997330
Sacramento, CA 95899-7330

Please keep this important notice with your Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Trust Fund Office.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Trust Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.