



Subject: Important Information About Your Upgraded Retiree Benefits

We hope this message finds you well. We're reaching out to provide important details about the upgraded benefits available under the enhanced retiree self-pay plan. This communication aims to address questions about recent changes and provide clarity on what you can expect.

Enhanced Retiree Plan Details

The enhanced retiree plan offers **active-level dental coverage** in accordance with the Benefit Fund Plan guidelines. When purchasing this self-pay plan, it is important to note:

- The plan covers a **two-year period** and **cannot be discontinued mid-term**.
- This structure ensures stability in your coverage and premiums over the two-year interval.

Recent Changes to Active-Level Dental Coverage

Effective **January 1, 2025**, there have been updates to active-level dental coverage that affect all members. These changes align with adjustments in costs and benefit limits negotiated under the fund guidelines. While we understand that these changes may impact retirees currently enrolled in the enhanced plan, we want to emphasize the value and benefits this plan continues to provide.

Coverage Highlights

The current active-level coverage includes:

- **General Dentistry:** Up to \$4,000 annually
- **Orthodontia:** Lifetime maximum of \$2,000
- **Implants:** Up to \$2,500 annually

Please note that these benefits are structured to cover the needs of most members. Major procedures may approach or exceed the coverage limit, but for typical dental work, this plan remains highly beneficial.

Background on Pricing Adjustments

In the past, we were fortunate to secure a highly competitive deal with Healthplex. However, after a four-year contract, the rates were no longer sustainable, and the costs tripled. Following an extensive Request for Proposal (RFP) process, we transitioned to our current provider, which offers the **best possible coverage** under the circumstances.

Your Options

If your current dental needs align better with the basic retiree plan, you may switch back after completing the two-year interval of the enhanced plan. However, if you prefer the active-level coverage, you may renew your enrollment in the enhanced plan at the end of your term.

A Final Note

We understand that everyone's coverage needs are unique. The enhanced plan offers a cost-effective solution for retirees seeking active-level dental benefits. Rest assured, any adjustments to rates or coverage are made with the best interests of our members in mind.

If you have any questions or need assistance in evaluating your options, please don't hesitate to contact our office. We're here to help you make the best choice for your needs.

Sincerely,

A handwritten signature in cursive script that reads "Linda L. Brown".

Linda L. Brown
Fund Administrator