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ANNOUNCING A NEW DENTAL NETWORK OFFERING

Date: April 1, 2022

To: Active Employees, Retirees, and their Eligible Dependents Enrolled in the IBEW Local Union No. 124 Health and Welfare Fund

From: The Board of Trustees

As the Board of Trustees of the IBEW Local Union No. 124 Health and Welfare Fund, we are pleased to announce that a new dental network will be offered to you and your eligible dependents through Blue Cross Blue Shield of Kansas City (BCBSKC) beginning June 1st, 2022. This Summary of Material Modification (SMM) provides details about the new dental network offering. Please read this SMM thoroughly, share it with your family members who are also eligible for dental coverage and store it with your Summary Plan Description (SPD) booklet for easy reference.

The Fund's New Dental Network Offering

The Fund provides dental care coverage for active participants, retirees, and their eligible dependents. Effective June 1, 2022, your dental benefits will be offered through BCBSKC which will allow you access to its "*Blue Dental Choice / GRID+*" PPO network and discounted dental services. (Note that nothing is changing with respect to your medical benefits.) Here's how things will work:

- You will automatically be eligible to access the *Blue Dental Choice / GRID+* PPO network.
- You will still be allowed to see your current dentist, even if he/she **does not** participate in the *Blue Dental Choice / GRID+* PPO network. **However, the Fund will cover more of your dental expenses when you receive your care from a *Blue Dental Choice / GRID+* PPO network dentist.**

Save Money—Always Try to Use *Blue Dental Choice / GRID+* PPO Network Dentists

As you can see, you get a higher level of benefit when you receive your care from a *Blue Dental Choice / GRID+* PPO network dentist. To find out if your dentist participates in the *Blue Dental Choice / GRID+* PPO network, visit <http://bluekc.go2dnetal.com/content/>. Refer to the enclosed flyer for details.

Because BCBSKC has a large, nationwide dental network, the dentist that you currently see may already participate in the *Blue Dental Choice / GRID+* PPO network. You will be free to use your current dentist, even if he or she does not participate in the *Blue Dental Choice / GRID+* PPO network. **However, if your dentist is not contracted with BCBSKC, we recommend that you do one of two things:**

1. **Switch to a *Blue Dental Choice / GRID+* PPO network dentist.** The dentists and orthodontists who participate in BCBSKC's *Blue Dental Choice / GRID+* PPO network have agreed to charge discounted rates for the dental care they provide, which means **you and the Fund will save money when you use a network dentist.** In addition, *Blue Dental Choice / GRID+* PPO network dentists will not balance bill you for charges in excess of the discounted amount.

OR

2. **Ask your dentist to join the Blue Dental Choice / GRID+ PPO network or nominate him or her for network participation.** To do so, go to www.bluekc.com, click on 'Find Care' in the upper right corner of the Home Page and then scroll down to the 'Find a Dentist' section. Click on 'Search for Dentists Nationwide' and then 'Nominate a Dentist' in the upper right hand corner. A dentist nomination form will appear, which you can complete and submit

The following table shows how eligible dental expenses will be covered by the Plan:

	"Blue Dental Choice / GRID+" PPO Plan Benefit	
	In Network (Plan Pays)	Out of Network (Plan Pays)
Annual Deductible – Per Person (Coverage A, B, C, and D)	\$0	
Maximum per Calendar Year (Applies to A, B, C only)	\$1,500	\$1,000
Orthodontic Lifetime Maximum	\$2,000	\$2,000
	In Network (Plan Covers)	Out of Network (Plan Covers)
Coverage A – Diagnostic and Preventive	100%* Coinsurance	80% Coinsurance
Coverage B – Basic Services, Fillings and Extractions	80%** Coinsurance	80% Coinsurance
Coverage C – Prosthetic Devices, Bridges and Dentures Coinsurance	50%	50%
Coverage D – Orthodontia Benefit Coinsurance	50%	50%
Coverage E – Dental Implants (Medical Deductible Applies)	80%	80%
Coverage E – Dental Implants Lifetime Maximum	\$4,000	\$4,000

Be On the Lookout for Your New ID Card(s)—Coming in May 2022.

You will receive a new dental ID card in the mail from BCBSKC soon. Be sure to show the ID card to any dental provider from whom you wish to receive care, before the care is provided. Active members will get a new medical/dental combination card. You may discard your old BCBS card after 6/1/22.

Medicare retirees you will receive a new dental card, you will have 2 cards, your BCBS Medicare Advantage Card and the BCBS dental card. Please discard the card for your hearing aide, vision, and dental.

Questions?

If you have any questions regarding this SMM or your Plan of benefits, do not hesitate to contact the Fund Office at 816-943-0277

Sincerely,
FOR THE BOARD OF TRUSTEES

Kevin Smith
Fund Administrator