Northwest Plumbing and Pipefitting Industry Health, Welfare and Vacation Trust

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Administered by Welfare & Pension Administration Service, Inc.

December 2, 2022

TO: All Active Plan Participants

Northwest Plumbing and Pipefitting Industry Health, Welfare and Vacation Trust

RE: New Dental Preferred Provider Organization – Effective January 1, 2023

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

New Dental Preferred Provider Organization (DPPO)

Effective January 1, 2023, the Board of Trustees has elected to move the current self-funded dental plan to a new self-funded dental preferred provider (DPPO) plan through Delta Dental of Washington ("Delta Dental PPO Plan").

The dental benefits provided through the new Delta Dental PPO Plan are described in the enclosed Benefit Summary. Please review the dental benefits offered through the Delta Dental PPO Plan carefully.

Under the new Delta Dental PPO Plan you may continue to use the dental providers of your choice. However, because Delta Dental contracted providers have agreed to discounted fees, you will likely experience the greatest out-of-pocket savings when you use a dentist that participates in the Delta Dental PPO or Delta Dental PPO Plus Premier network.

The Trust encourages you to verify your dental provider is part of the Delta Dental network in one of the following ways:

- By calling Delta Dental at (800) 554-1907 or
- By visiting www.DeltaDentalWA.com. Under Tools, click Find a Dentist. Look to see if your dentist is in either the Delta Dental PPO or Delta Dental PPO Plus Premier network.

Any questions you may have regarding Delta Dental benefits should be referred to Delta Dental at (800) 554-1907.

Identification Cards

New identification cards identifying you as a member will be mailed to you by Delta Dental. Be sure to present your new ID card to your dental provider for services received on or after January 1, 2023. If you do not receive your new ID cards by the last week of December, please contact the Administration Office at the number listed below.

If you have questions regarding the contents in this notice, please contact the Administration Office at (866) 417-4240, option 1.

Board of Trustees Northwest Plumbing and Pipefitting Industry Health, Welfare and Vacation Trust

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S:\Mailings\\ndividual Trust Fund Mailings (SMM, Benefit Changes, COBRA, etc.)\F31-02\F31-02 - Mailing - 2022 - 11.17 - SMM - Delta Dental SMM.docx

Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important plan information.