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To: Iron Workers Local 11 Welfare Fund Active Members, COBRA Participants and their

dependents

From: Board of Trustees of the Iron Workers Local 11 Welfare Fund

Date: December 15, 2023

Re: Coverage of Composite Resin (White) Fillings under Dental Plan

Tooth fillings restore the function and structure of teeth damaged by decay, trauma, or wear and tear. They help prevent further decay or damage and improve oral health. Overall, tooth fillings are a safe and effective solution for restoring damaged teeth and maintaining good oral health.

In addition to the amalgam (silver) fillings, the Iron Workers Local 11 Welfare Fund will cover composite resin (white) fillings on all teeth with no out of pocket cost, effective January 1<sup>st</sup>, 2024, when using a Delta Dental PPO Provider.

## Questions?

If you have questions about this new provision or your benefits in general, please contact the Fund Office Claims Department at 973-376-7230.

## **ERISA Information**

Plan Sponsor: Board of Trustees of the Iron Workers Local 11 Welfare Fund

Sponsor's EIN #: 226041517

Plan Number: 501

This announcement will serve as a Summary of Material Modifications to the Iron Workers Local 11 Welfare Fund. Its purpose is to inform you about important changes that will be made to the Welfare Fund effective January 1, 2024. You should keep this Summary of Material Modifications together with your Summary Plan Description at all times for an accurate description of your current Welfare Fund benefits.

This announcement highlights certain features of the Iron Workers Local 11 Welfare Fund. Full details are contained in the Summary Plan Description and other documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.