



PIPE TRADES SERVICES MN

HEALTH & PENSION FUNDS

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The following is a summary of a material modification (SMM) under the Pipe Trades Services of MN Welfare Plan

Effective for claims incurred May 1, 2015 and later the following plan improvements are being made:

Medical Plan changes:

- Increase the plan payment percentage for in-network medical charges from 85% to 90%
 - This benefit improvement applies to active and pre-Medicare retirees

Dental Plan changes:

- Increase coverage for all Preventive Dental services to 100% (both in-network and out of network)
- Increase the Annual Dental Maximum from \$1,500 per person to \$2,500 per person (both in-network and out of network)
- Increase Basic Dental Restorative services from 60% to 100% of the Delta allowable amount
- Increase Major Dental Restorative services from 60% to 80% of the Delta allowable amount
- Increase the lifetime Orthodontia benefit from \$1,200 to \$2,000

Important Note:

All of the above dental benefit changes apply only to the plan for active participants.

There is a separate retiree dental plan through Delta that members can elect at retirement. The retiree plan has a different set of benefits and already incorporates some of these changes

Retirement changes:

- Allow for the payment of retiree dental premiums from the dollar bank