

**SUMMARY OF MATERIAL MODIFICATIONS
TO THE
HEALTH AND BENEFIT TRUST FUND OF THE
INTERNATIONAL UNION OF OPERATING ENGINEERS
LOCAL UNION 94-94A-94B, AFL-CIO**

To: All Participants and Beneficiaries in the Health and Benefit Trust Fund of the International Union of Operating Engineers Local Union 94-94A-94B, AFL-CIO

From: The Plan Administrator of the Health and Benefit Trust Fund of the International Union Operating Engineers Local Union 94-94A-94B, AFL-CIO

Re: Dental Benefits – Increase in Dental Implant Allowance and Addition of Invisalign Orthodontic Benefit

Date: December 23, 2016

This document is a Summary of Material Modifications (“SMM”) intended to notify you of important changes to allowances for crowns and abutments on all dental implant procedures and coverage for the Invisalign orthodontic treatment available under the Health and Benefit Trust Fund of the International Union of Operating Engineers Local Union 94-94A-94B, AFL-CIO (“Plan” or “Fund”). Generally speaking, these changes, as discussed in greater detail below, are effective as of January 1, 2017. This summary is intended to satisfy the requirements for issuance of an SMM under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). If you have any questions regarding this change to the Plan, please contact the Plan Administrator during normal business hours at: 331-337 West 44th Street, New York, New York, 10036, telephone number: (212) 541-9880.

Dental Implants:

Effective January 1, 2017, the allowance for a crown and/or abutment on all dental implant procedures has been increased \$150. The dental allowance for the surgical placement of implant body, code D6010, remains the same.

The Fund’s dental provider, Sele-Dent, Inc. (“Sele-Dent”) has sent notification to all participating Local 94 Network dental providers about these changes. In addition, Sele-Dent has informed all participating Local 94 Network dental providers who perform implant services about their contractual obligation to accept the following allowances for the Plan’s dental implant procedure codes and not to charge participants more than the applicable co-payments for such procedures. In order to enforce these policies, each participating Local 94 Network provider who performs implant services has been asked to agree in writing to continue accepting the Fund’s fee schedule, as modified with these benefit enhancements. If the dentist does not accept these terms for implant services, he/she will no longer be a participating Local 94 Network provider for implant services effective January 1, 2017. Enclosed is a list of all the Local 94 Network dentists who perform dental implants.

Dental Implant Codes	Local 94 Dental Allowance	Patient Co-Pay
D6010 surgical placement of implant body: endosteal implant	\$600.00	\$600.00
D6056 or D6057 prefabricated abutment	\$239.00	\$100.00
D6059 or D6060 Abutment supported porcelain fused to metal crown (predominantly base metal or noble metal)	\$437.00	\$100.00
Total:	\$1,276.00	\$800.00

OVER

Orthodontic Benefit:

Effective January 1, 2017, the Invisalign method for corrective orthodontics (as approved by the American Dental Association) is now a covered treatment under the existing orthodontic lifetime maximum of \$2,154. Please note this is a more expensive method of treatment than traditional orthodontic brackets; therefore the Local 94 Network orthodontists and the Sele-Dent PPO orthodontists do not have to accept the orthodontic lifetime maximum of \$2,154 for the Invisalign treatment as payment in full. However, you now have the option to choose this treatment as a covered benefit with the Plan covering up to \$2,154 of the costs for the Invisalign method. **For this reason, it is important that you confirm with your orthodontist whether they will accept this amount as payment in full for such benefits or if they will charge a higher amount and bill you for the balance.**

As a reminder, Local 94 Network orthodontists accept the \$2,154 as payment in full for traditional orthodontic services. Additionally, Sele-Dent does have a separate orthodontic network. However, this network requires co-payments. Enclosed is a list of the preferred Sele-Dent orthodontists who will perform all traditional orthodontic services (excluding Invisalign) for a total patient co-payment of \$1,046.

Reminders:

Remember all dental services over \$500, all dental implants, and all orthodontia services must be pre-approved by Sele-Dent. Prior approval is necessary even if your dental provider is a participating dental provider in Local 94's Network, Sele-Dent's Network, or Out of Network provider. The current Individual Calendar Year Maximum remains \$2,500, and the Lifetime Orthodontic Maximum remains \$2,154. If you visit a Sele-Dent PPO dentist, or an Out-of-Network dentist for dental implants, you will be responsible for fees in excess of the Local 94 Plan's Fee Schedule. Enclosed is a list of all the Local 94 Network dentists who perform dental implants.

If you have any questions regarding these changes, please call your Fund's Dental Administrator, Sele-Dent, at 1-800-520-DENTAL (3368), visit the web-site at www.Sele-Dent.com, contact the Fund Office at 212-541-9880, or visit the Fund's website at www.local94.com.

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees or its duly authorized designee, reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the "Trust Agreement"). The Trust Agreement is available at the Fund Office and may be inspected by you free of charge during normal business hours.

No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.

IMPORTANT GOVERNMENT NOTICE REGARDING THE PLAN'S GRANDFATHERED PLAN STATUS

As of the date of this Notice, the Trustees believe that the Fund is a "grandfathered plan" as such term is defined under the Patient Protection and Affordable Care Act of 2010 (more commonly known as Health Care Reform). As permitted by Health Care Reform, a grandfathered health plan can preserve certain basic health coverage that was already in effect when Health Care Reform was enacted. Being a grandfathered health plan means that the medical coverage that you have elected under the plan may not include certain consumer protections of Health Care Reform that apply to other group health plans, for example, the requirement for the provision of preventive health services without any cost sharing (*i.e.*, copayments, coinsurance, deductibles). However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits and extension of coverage to dependents until age 26. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator during normal business hours at: 331-337 West 44th Street, New York, New York, 10036, telephone number: (212) 541-9880. You may also contact the Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered plans.



Local 94 Network Dentists who perform Dental Implants and have agreed to accept the Fund's fee schedule for implants effective 1/1/17.

Dental implants are covered procedures when they are approved by Sele-Dent and services are rendered by a Local 94 Network dental provider. If you visit a Sele-Dent or an Out-of-Network dental provider for implants, or a Local 94 Network dentist who has not agreed to accept the Fund's fee schedule for implants you will be responsible for fees in excess of the Local 94 Fee Schedule.

Metropolitan Dental 225 Broadway New York, NY 10007 212-732-7400	Alan Klein DDS 984 N. Broadway, Suite 300 Yonkers, NY 10701 914-965-2390	American Dental Center 241 West 30th Street New York, NY 10001 917-351-0200	Michael Gitlin DDS 62 Irvington Street New York, NY 10002 212-979-0990
New Broadway Dental Natalya Modlin, DDS 1501 Broadway Suite 520 New York, NY 10036 (212) 398-1969	Ira Gronowitz DDS 8502 Bay Parkway Brooklyn, NY 11214 718-373-5000	American Dental Center 6180 Jericho Turnpike Commack, NY 11725 631-499-0040	Michael Gitlin DDS 178 Brighton , 11 th Street Brooklyn , NY 11235 718-414-6146
Gary Ruth DDS 30 Central Park South Ste 5C New York, NY 10019 212-832-1652	Hanson Place Dental Assoc. Richard Giddon & Toporovsky DMD 4 Metrotech Center Brooklyn, NY 11201 718-403-0700	American Dental Center 35 Broadway Hicksville, NY 11801 516-433-1800	Michael Gitlin DDS 4250 Hempstead Turnpike Bethpage, NY 11714 516-579-8950
City Dental PC Steve Taranov DDS 11 Broadway Mezz. Level New York, NY 10004 212-425-0505	Ali Askari DMD NY Periodontics & Implants GP 142 Joralemon Street, Ste. 12C Brooklyn, NY 11201 718-625-4085	American Dental Center 87-10 Grand Avenue Elmhurst, NY 11737 718-429-8300	Perfect Smile Dental Robert Soyka D.D.S. 326 Broad Street Red Bank, NJ 07701 732-224-9339
George Manthas DDS 250 East 58th Street New York, NY 10022 212-752-2212	All Smiles Dental Ronald Deutsch, DDS 2016 Avenue M Brooklyn, NY 11210 718-253-2300	American Dental Center 1659 Richmond Avenue Staten Island, NY 10314 718-983-6300	Good Care Dental Joon H.Hong DDS 1509 Palisade Avenue Fort Lee, NJ 07024 201-461-2828
George Manthas DDS 32-11 Broadway Astoria, NY 11106 718-777-2802	Steven Kollander DDS 60-83 Myrtle Avenue Ridgewood, NY 11385 718-497-2700	American Dental Center Brooklyn, NY 11229 718-376-6700	
	Gupta Preetika DDS 234 West Jericho Turnpike Huntington Station, NY 11746 631-591-9200		

Please contact the Sele-Dent, Inc. offices if you have any questions at 1-800-520-3368 or the Local 94 Health and Benefit Fund at 212-331-1800.



Preferred Sele-Dent Orthodontic Locations

As a reminder, Local 94 Network orthodontists accept the \$2,154 as payment in full for traditional orthodontic services. Additionally, Sele-Dent does have a separate orthodontic network. However, this network requires co-payments. Listed below is a list of the preferred Sele-Dent orthodontists who will perform all traditional orthodontic services (excluding Invisalign) for a total patient co-payment of \$1,046.

Sukoff, David, DDS	47 Merrick Avenue	Merrick, NY 11566	516-868-3131
Rintel, Sheldon J., DDS	103-11 68 th Drive L-1	Forest Hills, NY 11375	718-275-6767
Romanides, Nick, DDS	18 Ferry Street	Newark, NJ 07105	973-690-5136
Romanides, Nick, DDS	7608 Bergenline Ave	North Bergen, NJ 07047	201-869-1107
Saffar, Ronald, DDS	770 River Road	West Trenton, NJ 08628	609-883-3636
Panchal, Nalin, DDS	385 RT 18, Unit A	East Brunswick, NJ 08816	732-651-1996
Wininger, Michael, DDS	1212 Kings Highway	Brooklyn, NY 11229	718-376-6700
Isaacs, Karla, DDS	241 West 30 th St	New York, NY 10019	917-351-0220
Wininger, Michael, DDS	35 Broadway	Hicksville, NY 11801	516-433-1800
Hoh, David, DDS	760 Fulton Avenue	Hempstead, NY 11550	516-481-9700
Poland, Samuel, DDS	87-10 Grand Avenue	Elmhurst, NY 10314	718-429-8300
Sherwood, Todd, DDS	1659 Richmond Ave	Staten Island, NY 10314	718-983-6300
Hoh, David, DDS	200 Hamilton Avenue	White Plains, NY 10601	914-949-6800
Choit, Harvey, DMD	94-24 63 rd Drive	Rego Park, NY 11374	718-275-4545
Choit, Harvey, DMD	15 Bond St, Ste 204	Great Neck, NY 11021	516-482-6677
Choit, Harvey, DMD	4250 Hempstead Tpk, #4	Bethpage, NY 11714	516-579-8950
Choit, Harvey, DMD	496 Smithtown Bypass, Ste 300	Smithtown, NY 11787	631-724-7788

Please contact the Sele-Dent, Inc. offices if you have any questions at 1-800-520-3368 or the Local 94 Health and Benefit Fund at 212-331-1800.