

NEW YORK DISTRICT COUNCIL OF CARPENTERS

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IMPORTANT INFORMATION CONCERNING RESTORATION OF DENTAL COVERAGE THROUGH AETNA DMO EFFECTIVE OCTOBER 1, 2014

To: All Eligible NYCDCC Welfare Fund Participants and Dependents
From: Board of Trustees
Date: August 2014
Re: Information Concerning Restoration of Dental Coverage through Aetna DMO

This notice is intended to provide you with preliminary information concerning the recently approved restoration of your dental coverage through Aetna Dental Maintenance Organization ("DMO") effective October 1, 2014. Please keep this document with your NYCDCC Welfare Fund Summary Plan Description ("SPD") and all relevant Summaries of Material Modifications ("SMMs").

Restoration of Dental Coverage through Aetna DMO

1. As you may have already seen via the Benefit Funds' website (www.nyccbf.org), our Facebook page (www.facebook.com/nycdccbfbf), and/or the July Edition of *Benefits Toolbox*, **effective October 1, 2014**, you will begin receiving dental coverage through Aetna Dental Maintenance Organization (DMO). The plan will have no deductible and no annual limits, and will provide one hundred percent coverage for "preventive," as well as "basic" dental procedures. "Major" dental procedures will be covered at eighty percent.
2. You will be provided with more specific information about your plan in the coming weeks, but if you would like to see a summary of your dental benefits now, you can do so by visiting this link to our website: <https://nyccbf.com/wp-content/uploads/2014/07/Dental-Coverage.pdf>
3. Unlike your previous dental coverage, it is extremely important to note that Aetna will **require** you to select a **Primary Care Dentist** within its network before you can access your coverage. This will **not** be optional. You will soon receive information that will

provide you with instructions as to how you can select a **Primary Care Dentist** for yourself (and for your eligible dependents) via phone and/or Aetna's website (www.aetna.com). You, as well as all of your eligible dependents, **must** select a **Primary Care Dentist** before **September 10, 2014**. If you would like to get an early look at Aetna participating Primary Care Dentists located near you, you can do so by going to www.aetna.com, and following these instructions:

- Scroll down the page and select "Find a doctor, dentist, facility or vision provider"
- Choose to search our Public Directory located towards the bottom of the page
- Elect Dentist (Primary care)
- Enter your Zip code
- Select the Dental Maintenance Organization (DMO[®]) plan

If you have any questions concerning this topic, you can contact Aetna directly at (855) 201-8436.