

CEMENT MASONS & PLASTERERS LOCAL 518



FRINGE BENEFIT FUNDS

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To: ALL ELIGIBLE PARTICIPANTS
MASONRY INDUSTRY EMPLOYEES
WELFARE FUND

It is the intention of the Board of Trustees of your Welfare Fund to improve benefits from time to time when the financial condition of the Fund so allows. We are pleased to announce the following benefit improvement to the plan:

Dental Benefits – Effective January 1, 2000 a plan of dental benefits has been established for all eligible active and retired participants and their eligible dependents as follows:

The plan will pay 80% of all reasonable and customary charges up to a maximum of \$500.00 per person per calendar year. There will be no deductible.

The plan will pay for most dental services including basis, preventative and major procedures such as crowns, dentures and orthodontic appliances.

The plan will not pay for any dental work due to an on the job injury.

This Dental Benefit will replace the discounted arrangement through United Dental Care.

You do not have to sign up or enroll for this benefit, as it is automatic as long as you remain eligible.

Most importantly you may go to any licensed dentist that you desire.

We are pleased to be able to provide this benefit improvement and hope that it will provide additional security for you and your family.

Should you have any questions concerning your benefits please feel free to contact the Fund Office. Claim forms can be obtained through the Fund Office however, the standard forms available through the dentists' office are generally acceptable.

All claims should be submitted directly to the fund office for processing.

Sincerely,

BOARD OF TRUSTEES