

PIPE INDUSTRY HEALTH AND WELFARE FUND OF COLORADO

PO Box 1867, Arvada, CO 80001-1867

(800) 257-2168

Date: August 1, 2017

To: Pipe Industry Health and Welfare Fund of Colorado Active Plan Participants

From: Board of Trustees

The Board of Trustees of the Pipe Industry Health and Welfare Fund of Colorado Active Plan have approved some changes to the Plan, described in this Notice. Please read this Notice carefully and save it with your Summary Plan Description and other important benefits documents.

DENTAL BENEFITS

Effective September 1, 2017, the Plan will cover 90% of the usual, customary and reasonable (UCR) cost for one oral cleaning per calendar year, including associated office visit costs, and one set of x-rays, for you and your covered dependents.

The Plan does not have a dental network, so you may use any licensed dental provider.

SUBMITTING YOUR DENTAL BILL FOR REIMBURSEMENT

To be reimbursed for the Dental Benefits, you must submit the itemized bill reflecting the Dental services and provider's fees to the Plan Administrative Office. You must submit the following information to the Plan Administrative Office to receive the reimbursement:

- Participant's Name
- Participant's Social Security Number
- Participant's Address
- Copy of Itemized Dental claim reflecting CPT procedure codes
- Copy of receipt showing your payment to the Dental provider for the services, and
- Be sure to write "Colorado Pipe Dental Benefits" on the Claim and Receipt
- Mail to: Pipe Industry of Colorado – Dental Plan – PO Box 34687, Seattle, WA 98124-1687

The Trust will also accept electronic submission of dental claims. If your dental provider agrees to submit your claim electronically, please provide them with this information: ChangeHealthcare F03 Payer ID 91136

QUESTIONS?

Before September 1, 2017, if you have questions about the Plan or this Notice, contact the Plan Administrative Office at (303) 745-1596 or 1-800-257-2168.

On or after September 1, 2017, if you have questions about the Plan or this Notice, contact the Plan Administrative Office at (206) 441-7574 or 1-800-257-2168 **Note – The Trust's toll free number is not changing.**

This Notice is considered a Summary of Material Modifications (SMM) under the Employee Retirement Income Security Act of 1974 (ERISA). You should keep this with your Summary Plan Description. This Notice contains only highlights of certain features of the Pipe Industry Health and Welfare Fund of Colorado Basic Plan. Full details are contained in the Plan Documents that establish the Plan provisions. If there is a discrepancy between the wording here and the Plan Documents, the Plan Document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time. The Plan's benefits are not guaranteed by the Board of Trustees, any participating Employer, Union, or any other individual or entity. Plan benefits may be provided only from the assets in the Plan that are collected and available for such purposes. The Board of Trustees reserves the right to interpret, amend, modify, or terminate all or a part of this Plan and to take any action deemed desirable to preserve the Plan's financial stability. Receipt of this announcement does not confer or guarantee eligibility for benefits.