



THE ROAD  
TO A *healthier* YOU

## Summary of Material Modification

Dear Participant

January 2017

The Trustees announce the following enhancement to the Health and Welfare plan of benefits:

**Effective January 1, 2017**, diagnostic and preventive Dental services will be covered under the Dental plan at 100%. Diagnostic and preventive services include:

- Oral examinations including scaling and cleaning of teeth, but not more than one examination or scaling and cleaning in any six consecutive month period.
- Topical applications of sodium or stannous fluoride, once in each period of 12 consecutive months, but only if the Covered Dependent is less than 15 years old.
- Dental X-rays.
- Space maintainers.

Dental benefits (including diagnostic and preventive Dental services) will not exceed the Calendar Year Maximum Payment of \$2,000 per covered person (*the Calendar Year Maximum Payment does not apply to participants under the age of 19*).

Please keep this Summary of Material Modification with your benefit plan booklet so that you will have an up-to-date description of the Fund's benefits. If you have any questions about this benefit change, please contact the Fund Office at the address or telephone number shown above.

Board of Trustees  
Operating Engineers Local #49  
Health and Welfare Fund

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