

TILE INDUSTRY TRUST FUNDS
LOCAL # 18

IMPORTANT BENEFIT ANNOUNCEMENT - PLEASE READ IMMEDIATELY

DATE: January 10, 2012
TO: Active Members of Tile Industry Health & Welfare Trust Fund
FROM: Board of Trustees
SUBJECT: New Dental Plan Effective February 1, 2012

Over the past three years the Trust Fund has experienced significant increases in the cost of our dental program that have negatively impacted financial results. This past year the Board monitored the Trust Fund's Dental Program to determine if changes would be needed in 2012 to control costs. Two major objectives in our evaluation process included:

1. Finding a cost effective program
2. Continue providing members and their families with a high quality dental program.

After considerable research and analysis it was determined the Ameritas PPO (Preferred Provider Organization) program would be the best fit in accomplishing both objectives effective February 1, 2012.

Ameritas is one of the leading dental insurance companies in the United States with an extensive Dental PPO Network in Southern California. By utilizing PPO Network Dentists there is no out-of-pocket cost to you or your dependents and the Trust Fund benefits by paying lower contracted procedure fees. The following is an overview of the benefits you will enjoy with this change. Note the difference in your benefit and out-of-pocket cost if you utilize a Non-Network Dental Provider.

Dental Benefit Summary	Network Dental Provider	Non-Network Dental Provider
Coinsurance	100% You Pay 0% of the Cost	90% You Pay 10% of the Cost*
Calendar Year Maximum	\$2,500 Per Person	\$2,500 Per Person
*The non-network dental allowance or cost is based on usual and customary charges at the 80 th percentile. This means 8 out of 10 dentists charge a fee at or below the plan allowance for a specific procedure. You may be billed for any balance above the 80 th percentile allowance.		
Orthodontia Benefit Summary (Adults and Children)	Network Dental Provider	Non-Network Dental Provider
Coinsurance	100% You Pay 0% of the Cost	65% You Pay 35% of the Cost
Lifetime Maximum	\$2,500 Per Person	\$2,500 Per Person

NOTE: The Calendar Year Maximum of \$2,500 per person represents an improvement over the current dental plan which provided a benefit maximum of \$3,000 per family per year. Additionally, the Orthodontia Lifetime Maximum benefit shown above is in addition to the Calendar Year Maximum benefit for all other Dental Services.

The Trust Fund's new Ameritas Dental PPO Program provides you with a choice of Network or Non-Network Dental Providers. Obtaining services from a Network Dentist saves you and the Trust Fund money. You will realize high quality dental care with no out-of-pocket expense.

Locating an Ameritas Network Dentist near you is very convenient with online internet access (www.ameritasgroup.com) or simply calling their toll free telephone number at 1-800-487-5553. Detailed instructions to find a Network Dentist will be provided in your program information packet along with your new ID card.

In the meantime, if you have any questions please call the Fund Administrator at: 1-626-646-1075 or 1-877-908-9996.