Transportation • Communications • International Union

Los Angeles County Metropolitan Transportation Authority
Health & Welfare Trust Fund

Administered By: Benefit Programs Administration Telephone • (562) 463-5090 • (800) 427-5342 www.tcu-mtawelfare.org

March 2021

To: Eligible Participants Enrolled in the Transportation Communications International Union

– Los Angeles County Metropolitan Transportation Authority Health & Welfare Trust

Fund

From: The Board of Trustees

Re: Benefit Improvements to the Fee-For Service Hearing Aid Plan and the Fee-For-Service Dental Plan (including improvements to Orthodontic Benefits under the Fee-For-Service

Dental Plan)

Dear Eligible Participant,

This notice is to advise you of benefit improvements made by the Board of Trustees to the Fund's Fee-For-Service Hearing Aid and Dental Plans (including orthodontic benefits provided under the Fee-For-Service Dental Plan).

Fee-For-Service Hearing Aid Plan: Increase to Benefit Maximum

Effective March 1, 2021, the benefit maximum for each hearing aid has been increased from \$1,000 to **\$2,000** per device. The benefit availability remains at one hearing aid per ear every five years.

This benefit improvement will be in effect for one year and will be evaluated by the Trustees thereafter.

As a reminder, the Fee-For-Service Hearing Aid Plan offers Participants a cost savings hearing plan network provided by EPIC (Ear Professionals International Cooperation), which provides free annual hearing exams, fixed fee pricing, and other savings when obtaining hearing aids. To use the EPIC hearing plan, contact the EPIC Call Center at (866) 956-5400 from 6:00 am to 6:00 pm PST (M-F) for more information and to make an appointment with a hearing counselor. Identify yourself as a Participant of the Transportation Communications International Union – Los Angeles County Metropolitan Transportation Authority Health & Welfare Trust Fund.

Fee-For-Service Dental Plan:

Rollover of the Unused Portion of a Participant's 2020 Calendar Year Maximum Benefit into 2021

The Trustees acknowledge that due to the coronavirus pandemic, Participants may not have been able use the Fee-For-Service Dental Plan during 2020. As such, the Trustees have taken action to allow any Participant enrolled in the Fee-For-Service Dental Plan who did not use the full 2020

calendar year benefit maximum of \$2,500 to rollover any unused portion from 2020 to the 2021 calendar year.

For example: If a Participant used only \$500 of the \$2,500 benefit in 2020, the \$2,000 that was unused will be rolled over into 2021, and the Participant will have a benefit maximum of \$4,500 in 2021 **(\$2,000** remaining from the 2020 benefit + the **\$2,500** 2021 benefit = **\$4,500** total available for use in 2021).

This benefit improvement is a one-time change due to the coronavirus pandemic.

First Dental Health Preferred Provider & Exclusive Provider Dental Networks

As a reminder, Participants enrolled in the Fee-For-Service Dental Plan have the <u>option</u> to utilize both the First Dental Health Preferred Provider (PPO) & Exclusive Provider (EPO) networks. **Using a First Dental Health Dentist will reduce dental costs for yourself and also for the Fund.** Participants can access the First Dental Health website at <u>www.firstdentalhealth.com</u> or they can call (800) 334-7244 to find a participating dentist within the First Dental Health network.

Orthodontic Benefits under the Fee-For-Service Dental Plan: Increase to Lifetime Benefit Maximum

Effective March 1, 2021, the lifetime benefit maximum for covered orthodontic services has been increased from \$2,500 to \$3,000.00. This increase will apply to any Participant who commenced or will commence treatment on or after January 1, 2021.

Questions regarding any of these changes can be directed to the Administrative Office at (800) 427-5342 or (562) 463-5090.