

Transportation • Communications • International Union

Los Angeles Metropolitan Transportation Authority
Health & Welfare Trust Fund
www.tcu-mtawelfare.org

Administered By: Benefit Programs Administration
Telephone • (562) 463-5090 • (800) 427-5342

November 2018

The Transportation Communications International Union – Los Angeles Metropolitan Transportation Authority Health & Welfare Fund's **Annual Open Enrollment Period** has commenced. During the open enrollment period each eligible participant has the opportunity to change their medical, dental and/or vision plan and to enroll or disenroll their eligible dependents in the Health & Welfare Fund.

If you do not wish to change your current medical, dental or vision enrollment or to enroll or disenroll a dependent, no action is required. Your coverage will continue under your current plan provided that you continue to be eligible and make the required participant contributions.

Outside of this open enrollment, you will not be permitted to change your selections until the next Open Enrollment period in November 2019, unless you qualify for Special Enrollment Rights. See page 6, § II(A.)(9) of the Fund's Summary Plan Description for a discussion of the limited right to enroll or switch plans mid-year.

Effective January 1, 2019, your choices of medical, dental and vision plans are as follows:

Medical Plan Options

- Indemnity Medical Plan
- Kaiser Permanente – HMO
- United HealthCare – HMO

Dental Plans Options

- Indemnity Dental Plan
(First Dental Health)
- United Concordia Dental

Vision Plan Options (Indemnity Plan and United HealthCare HMO Enrollees)*

- VSP – Access Indemnity
- VSP - HMO

*Kaiser enrollees are required to receive their vision benefits through Kaiser. (Under Kaiser's enhanced vision benefits, each Kaiser enrollee has a \$200 allowance towards either frames or contact lenses available once every 12 months. Basic lenses (single vision or bifocal) and anti-reflective coating are included at no cost every 12 months. Effective June 1, 2018, tinting on covered lenses is also included at no cost. You can upgrade to basic progressive lenses at no additional cost, by consulting with your Kaiser optician.

A description of each of the medical and dental plans offered under the Plan can be found on the Transportation Communications International Union – Los Angeles Metropolitan Transportation Authority Health & Welfare Fund's **website** @ www.tcu-mtawelfare.org. Please note that you are permitted to opt-out of dental coverage and/or VSP vision coverage for

yourself and your Dependents. However, doing so will not reduce the amount of your Participant contributions.

If you are interested in changing your current medical, dental or vision enrollment, you may request additional information about the plans and can receive an enrollment form for any of the above plans by calling the Administrative Office at (800) 427-5342 or (562) 463-5090.

If you choose to change from your current medical, dental or vision plan or enroll a dependent, you must complete and mail the appropriate enrollment form to the Administrative Office before **December 7, 2018**. If you timely submit your enrollment form(s) by December 7, 2018, your changes will be effective January 1, 2019.

Sincerely,

Benefit Programs Administration
On Behalf of the Board of Trustees