International Longshore & Warehouse Union — Pacific Maritime Association

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www.benefitplans.org (415) 673-8500

ILWU-PMA Pension Plan ILWU-PMA Welfare Plan ILWU-PMA Watchmen Pension Plan ILWU-PMA Supplemental Welfare Benefit Plan

January 8, 2014

To: ILWU Oregon Locals 04, 08, 40, 92

From: Mario Perez, Manager, Welfare Plans

Subject: Notice to Oregon Kaiser Dental Plan Participants and LifeMap-Willamette Dental Plan Participants Regarding Dependent Dental Coverage

The enclosed Summary of Material Modification (SMM) is being mailed to all eligible Kaiser Dental Plan Participants and LifeMap-Willamette Dental Plan Participants to notify them that effective December 1, 2013, coverage under Oregon Kaiser Dental Plan is extended for eligible Dependent Children up to age 26 with no requirement for full-time student status.

cc: Ty Gorton, Area Welfare Director

Attachment

A copy of this memo can be downloaded at <u>www.benefitplans.org</u>

MP:nm/opeiu29/afl-cio/DependentDentalCoverage-01082014

ILWU-PMA BENEFIT PLANS /

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ILWU-PMA Pension Plan ILWU-PMA Welfare Plan

ILWU-PMA Watchmen Pension Plan

January 8, 2014

SUMMARY OF MATERIAL MODIFICATIONS

Important Notice • Regarding Your ILWU-PMA Welfare Plan Coverage

To: Active Employees, Pensioners and Survivors with Welfare Plan Eligibility in Oregon Kaiser Dental and the LifeMap-Willamette Dental Plan

Subject: Oregon Kaiser Dental Plan – Coverage for Dependent Children Extended to Age 26 under the Oregon Kaiser Dental Plan

Effective December 1, 2013, eligibility for coverage under the Oregon Kaiser Dental Plan for eligible Dependent Children is extended up to age 26 with no requirement for full-time student status. This is an expansion of the current eligibility.

Please be advised this expansion only applies to members enrolled in the Oregon Kaiser Dental Plan. This expansion does not apply to members enrolled in the LifeMap-Willamette Dental Plan.

For Dependent Children between the ages of 19-23 who are currently enrolled in dental coverage in the Oregon <u>Kaiser Dental Plan</u>: Dental coverage will now continue to the age of 26 without the requirement to submit student verification for coverage on or after December 1, 2013. No further action is required on your part for dependents that are currently enrolled.

For Dependent Children between the ages of 23-26 who are currently enrolled for medical coverage and not enrolled in dental coverage but were previously enrolled in the Oregon Kaiser Dental Plan: Dental coverage will be reinstated effective December 1, 2013, and will continue to the age of 26. No further action is required on your part for dependents that are currently enrolled.

For Dependent Children not currently enrolled: To add an eligible Dependent Child who is not currently enrolled, you must complete a Record Change Form and submit it to the Benefit Plans office with the required documents as indicated on the Record Change Form. Coverage will be effective the first of the month following receipt of the Record Change Form.

Please be aware that at this time, if you do not claim your Dependent Child/Children as dependents on your income taxes, you may be responsible for the state and/or federal tax obligation for the value of their coverage. Specific information about the tax obligation will be provided upon enrollment of a dependent.