

PUGET SOUND ELECTRICAL WORKERS TRUST FUNDS

2815 SECOND AVENUE • SUITE 300 • P.O. BOX 34203 • SEATTLE, WASHINGTON 98124

TELEPHONE (206) 441-4667 • TOLL-FREE (866) 314-4239 • FAX (206) 505-WPAS (9727) • www.psewtrusts.com

Administered by
Welfare & Pension Administration Service, Inc.

March 19, 2015

**TO: All Participants Eligible for Dental
Puget Sound Electrical Workers Healthcare Trust (the "Plan")**

RE: Cigna – New Dental Preferred Provider Organization – Effective April 1, 2015

This is a summary of material modification describing changes adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

Cigna Dental Preferred Provider Organization (DPPO)

Effective **April 1, 2015**, Cigna will become the dental preferred provider organization (DPPO) for the Plan. Under this DPPO arrangement, Cigna contracted providers will provide services and supplies at a discounted fee to you and your eligible dependents covered by the Plan. **Your dental benefits are not changing.**

Your claims will continue to be processed by Welfare & Pension Administration Service, Inc. (WPAS). All claims will continue to be paid based on the "Allowed Amount." The Allowed Amount is defined as the preferred provider's discounted amount, or the Usual, Customary, and Reasonable (UCR) rate for non-preferred providers (not the billed amount).

You may continue to select the dental provider of your choice. However, because Cigna's contracted providers have agreed to discounted fees, your out-of-pocket costs will typically be lower when you use a Cigna dentist. This will save both you and the Plan money.

Preferred Provider Directory

The Plan encourages you to verify that your dental provider is part of the Cigna network in one of the following ways:

- By calling (800) 797-3381, or
- By visiting www.cignadentals.com and selecting the "Cigna Dental Shared Administration - Dental PPO Plus" option.

New Identification (ID) Card

New identification cards, identifying you as a member of the Cigna Dental Shared Administration - Dental PPO Plus network, will be mailed to you later this month. Be sure to present your new ID card to your dental provider for services received on or after April 1st. If you do not receive your new ID cards by April 1st, please contact the Administration Office at one of the numbers below.

If you have any questions regarding the information outlined in this notice, please contact the Administration Office at (206) 441-4667 or (866) 314-4239, option 4.

**Board of Trustees
Puget Sound Electrical Workers Healthcare Trust**