



MASSACHUSETTS LABORERS' HEALTH & WELFARE FUND

This information is IMPORTANT to you and your dependents. Please read it carefully.

The Board of Trustees of The Massachusetts Laborers' Health and Welfare Plan is pleased to announce that Effective **July 1, 2025**, the following benefit improvement to your health benefits will be implemented:

The Fund will now provide additional coverage through your medical benefits for medically necessary services to address dental and oral complications during and after head and neck cancer treatment using radiation, chemotherapy, surgery, or any combination of these.

For members covered under plan A, the Fund will cover the balance after Delta Dental's payment at 100% up to the Delta Dental allowance. For members covered under Plan B, the Fund will cover services at 100% of the Blue Cross Blue Shield of Massachusetts Dental allowance. Plan B members may be balanced billed by the provider.

To be eligible for this coverage, a letter from your oncologist must be submitted to the Fund Office confirming that the dental services are inextricably linked to your cancer treatment. In addition, you must provide an itemized dental claim form and a copy of your dental Explanation of Benefits (EOB).

If you have any questions regarding this benefit improvement, please call the Fund Office at 781-272-1000, ext. 202.

Para servicios de traducción, comuníquese con la oficina del Fondo al 781-272-1000, extensión 202. Código SMM HNDental

Para serviços de tradução, entre em contato com o escritório do Fundo pelo telefone 781-272-1000, ramal 202. Código SMM HNDENTAL

In accordance with ERISA reporting requirements, this announcement serves as your Summary of Material Modifications to the Plan. It is intended to be a brief summary of the plan change. It cannot describe each and every Plan provision that may be relevant to your situation. You should always refer to your plan Rules and Regulations for the full details of your Plan. You should keep all Important Plan Benefit Change announcements with your Summary Plan Description, so it contains up-to-date information. Receipt of this announcement does not validate your eligibility under the Plan. You should always call the Fund Office to verify your eligibility prior to any service.