

Office and Professional Employees Locals 30 & 537 Health & Welfare and Retirement Trust Funds

Administered By: Benefit Programs Administration

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December 2025

ANNUAL DENTAL PLAN OPEN ENROLLMENT PERIOD

To: All Participants

DENTAL PLAN OPEN ENROLLMENT – Effective February 1, 2026 - The OPEIU Locals 30 & 537 Health & Welfare Fund will have an Open Enrollment for all participants during the month of January 2026. Open Enrollment is available only during the month of January of each year.

This means that any participant has the option during this period to change their particular dental coverage and also add eligible dependents not previously enrolled. Any changes authorized will become effective February 1, 2026.

This material describes the dental benefits available under both the Delta Dental Plan and the United Concordia Pre-Paid Plan.

- (1) **Delta Dental Plan** – The Basic Dental Plan allows you to go to any dentist you choose (including your current dentist). Coverage is subject to a \$50 annual deductible and a \$2,200 calendar year maximum benefit. The annual maximum does not apply to children under the age of 19. Diagnostic and Preventative Services are covered at 90% of the schedule allowance and all other dental services are covered at 80% of the schedule allowance. Enclosed are the Benefit Highlights effective January 1, 2026.

Note: The coverage mentioned above will be reduced on a pro-rata basis if your employer is not contributing the prevailing rate on your behalf.

- (2) **United Concordia Pre-Paid Plan** – United Concordia is a Pre-Paid Dental Program. Dental care is rendered with no forms to complete, no prior authorization, no deductible, and very minimal out-of-pocket cost. You must select a participating United Concordia dentist and you *must* receive all your treatment from that dental office. Enclosed is the United Concordia Schedule of Benefits for Plan CA-21.

If you are interested in changing your dental plan, please call the Administrative Office at (562) 463-5065 or (800) 386-4350 to request an enrollment form. You may also download a Delta Dental or United Concordia enrollment form from the Fund's website at <http://www.opeiufunds.org>. Enrollment changes received by the Administrative Office no later than January 12, 2026 will become effective February 1, 2026.

Note: The Plan will not pay benefits for care received for any member or dependent that is rendered prior to the effective date of enrollment and/or the required dependent co-payment.

IF YOU DO NOT WISH TO MAKE ANY CHANGES IN YOUR DENTAL COVERAGE, YOU DO NOT NEED TO DO ANYTHING AT THIS TIME.

If you have any questions concerning the information discussed herein or any other Trust matter, please contact the Administrative Office at (562) 463-5065 or (800) 386-4350.

Yours very truly,

ADMINISTRATIVE OFFICE

Enclosure(s)