

AUTOMOTIVE INDUSTRIES WELFARE FUND



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Date: April, 2019

To: Participants and their Dependents in the Automotive Industries Welfare Fund (including COBRA Participants) who are enrolled in one of the Medical Plans (A, B or C)

From: Board of Trustees, Automotive Industries Welfare Fund

This Participant Notice provides information that is VERY IMPORTANT to you and your dependents. Please take the time to read it carefully.

INITIAL DENTAL ENROLLMENT EFFECTIVE April 1, 2019

At this time, newly eligible employees are required to enroll in one of the four Pre-paid Dental Plans (Bright Now!, Safeguard, United Concordia Plus, or UnitedHealthcare Dental/Pacific Union Dental) for the first 12 months of eligibility. After the initial 12-month period, you are allowed to choose between the Delta Dental PPO Plan or one of the four Pre-paid Dental Plans.

Effective April 1, 2019, a new Employee may elect to enroll in the Delta Dental PPO Plan rather than one of the pre-paid dental options if prior to enrolling in the Plan:

- The last dental coverage they had was Delta Dental; and
- They were covered by Delta Dental in the preceding 12 months; and
- They were covered under that Delta Dental Plan for at least 12 months.

ENROLLING A NEWBORN CHILD EFFECTIVE April 1, 2019

At this time, if you have a newborn child. and you want to request enrollment for them, you need to notify the AI Trust Fund Office and request enrollment within 31-days of the date of birth.

Effective April 1, 2019, you will need to submit the form requesting enrollment of a newborn child within 31-days of the date of birth. Provided you submit the enrollment form within 31 days, you will then have an additional 60 days (counted from the end of the 31-day period) to provide your child's birth certificate. If the birth certificate is not provided within the 91-day period, coverage for the newborn will terminate and any future coverage will be effective on the first date of the month following the month that the Fund Office receives the enrollment form and birth certificate.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, you may call the AI Trust Fund Office at (800) 635-3105.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Trust Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.

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