

ILWU-PMA BENEFIT PLANS /

International Longshore & Warehouse Union —
Pacific Maritime Association www.benefitplans.org

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ILWU-PMA Pension Plan
ILWU-PMA Welfare Plan

ILWU-PMA Watchmen Pension Plan

October 30, 2013

To: ILWU Northern California Locals 10, 14, 18, 34, 34A, 54, 75, 91
ILWU Southern California Locals 13, 26, 29, 46, 63, 94

From: Mario Perez, Manager, Welfare Plans

Subject: Notice to California Participants Regarding California Dental Plans

The enclosed Summary of Material Modification (SMM) is being mailed to all eligible California Participants to notify them that effective July 1, 2013, coverage under all California dental plans is extended for eligible Dependent Children up to age 26 with no requirement for full-time student status.

Cc: Sam Alvarado, Area Welfare Director
Joe Cabrales, Area Welfare Director

Attachment

A copy of this memo can be downloaded at www.benefitplans.org

MP:sa/opeiu29aficio/SMM MTP-103013

ILWU-PMA Pension Plan
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ILWU-PMA Watchmen Pension Plan

October 30, 2013

SUMMARY OF MATERIAL MODIFICATIONS

Important Notice Regarding Your ILWU-PMA Welfare Plan Coverage

To: Active Employees, Pensioners and Survivors with Welfare Plan Eligibility in California Dental Plans

Subject: California Dental Plans - Coverage for Dependent Children to Age 26

Effective July 1, 2013, coverage under all California dental plans is extended for eligible Dependent Children up to age 26 with no requirement for full-time student status. This is an expansion of the current eligibility.

For Dependent Children between the ages of 19-23 who are currently enrolled in dental coverage:

Dental coverage will now continue to the age of 26 without the requirement to submit student verification for coverage on or after July 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 but were not enrolled in dental coverage:

Dental coverage will be reinstated effective July 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.

Note: Upon reaching age 19, children of members enrolled in the Delta Dental or Harbor Dental Plans will switch from the Children's Program to the Adult Program. Please refer to the Supplemental Summary Plan Descriptions for benefit details.

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.