

BAY AREA AUTOMOTIVE GROUP WELFARE FUND

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Dublin, California 94568
Telephone 1-800-267-3232 - Fax 925-443-2035

January 14, 2019

PEGGY ALEMAN
1850 MISSION BLVD
SANTA ROSA, CA 95409

**PLAN CHANGE NOTICE
Summary of Material Modifications**

Self Funded Dental Plan 34AA

TO ALL ACTIVE PLAN 34AA PARTICIPANTS, DEPENDENTS and COBRA PARTICIPANTS:

DENTAL BENEFIT ENHANCEMENTS

The Self-Funded Dental option has had a \$7,500 annual dental benefit maximum, a \$7,000 lifetime orthodontia maximum, and no coverage for dental implants. **Effective January 1, 2019 the annual benefit maximum and lifetime orthodontia maximum will each increase to \$10,000 and dental implants will be covered at 100% of usual, reasonable and customary charges** (as that term is defined in the plan's Summary Plan Description (SPD) for you and your dependents age 17 or older.

If you have questions regarding this Notice please contact:
BAY AREA AUTOMOTIVE GROUP WELFARE FUND
4160 DUBLIN BLVD, STE 400
DUBLIN, CA 94568
(800) 267-3232

In accordance with ERISA reporting requirements this document is intended to serve as a Summary of Material Modifications to the Plan.

PLEASE NOTE

This Notice is intended to amend your Summary Plan Description.

This document is a Summary of Material Modifications ("SMM") intended to notify you of important changes made to your plan of benefits. You should take the time to read this SMM carefully (and share it with your family) and keep it with your copy of the *Summary Plan Description*. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases. The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify, terminate or interpret and decide all matters under the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason.

Si usted gustaría una copia en español, por favor de contactar la oficina de administracion de Bay Area Automotive Group Welfare Fund.