

**BAY AREA AUTOMOTIVE GROUP WELFARE FUND**

4160 Dublin Blvd. Ste 400  
Dublin, California 94568  
Telephone 1-800-267-3232 - Fax 925-443-2035

December 23, 2019

**PLAN CHANGE NOTICE  
Summary of Material Modifications**

***Self Funded Dental Plan 17AA***

**TO ALL ACTIVE PLAN 17AA PARTICIPANTS, DEPENDENTS and COBRA PARTICIPANTS:**

**DENTAL BENEFIT ENHANCEMENTS**

If you have the Self-Funded Dental option under Plan 17AA, basic (such as root canals filling and oral surgery) and major services (such as crowns, bridges and dentures) have been paid at 75% of usual and customary charges. **Effective January 1, 2020 basic and major services will be paid at 100% of usual and customary charges.**

If you are not enrolled in the Self-Funded Dental option under Plan 17AA and you would like to change your dental election, please contact the Administrative Office at 1-800-267-3232 to request a Plan Selection Form. Please be aware that you must be eligible for your rolling open enrollment period (i.e., you have not made an enrollment change within the last 12 months) to change your dental elections at this time.

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.