



California Service Employees Health and Welfare Trust Fund

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DATE: September, 2024

TO: All Eligible Participants and their Dependents, including COBRA Beneficiaries of the California Service Employees Health and Welfare Trust Fund whose employment is covered under the Southern California Maintenance Contract Agreement (SCMCA)-SEIU-USWW

FROM: Board of Trustees

RE: Dental Plan Benefit Changes

**MISSING TOOTH PROVISION IN THE METLIFE DENTAL PLAN
FOR ACTIVE EMPLOYEES (SCMCA)
EFFECTIVE SEPTEMBER 1, 2024**

As you know, the Board of Trustees replaced the Delta Dental HMO Plan (DeltaCare® USA) with the MetLife PPO Dental Value Plan, for regular active employees who are covered under the SCMCA Contract, effective September 1, 2024.

We recently became aware that the new contract with MetLife included the “missing tooth” provision which excludes the replacement of any missing tooth or teeth that occurred prior to the start date of coverage. In other words, if you lost a tooth prior to 9/1/2024, Met Life would not cover replacing that tooth with a crown, bridge, or implant.

We are pleased to advise you that the following exclusions have been removed from the contract:

- Initial installation of a denture to replace one or more teeth which were missing before such person was insured for dental insurance, except for congenitally missing natural teeth.
- Implants supported prosthetics to replace one or more teeth which were missing before such person was insured for dental insurance, except for congenitally missing natural teeth.

Should you have any questions, please contact the Trust Fund Office at (213) 747-7551 or toll free at (877) 492- 2778. You can also visit our website at www.calserv.org.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions.

Receipt of this notice does not constitute a determination of your eligibility.

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