

*****IMPORTANT NOTICE*****
SUMMARY OF MATERIAL MODIFICATIONS
BRICKLAYERS AND ALLIED CRAFTWORKERS LOCAL 13
HEALTH BENEFITS FUND
DECEMBER 2024

To: All Plan Participants
Re: Dental and Vision Benefit—Network Change to PrimeCare
Effective: January 1, 2025

Why am I Receiving this Notice?

The Board of Trustees recently approved a change for the Plan's dental and vision network providers. The vision benefit was previously provided through the VSP network; the dental benefit was previously provided through Liberty Dental. As of January 1, 2025, both benefits will be provided through the PrimeCare Benefits Group network. This Notice is to inform you of how this benefit change affects you.

How will this Notice Affect Me?

Beginning January 1, 2025, your provider network for dental and vision benefits will be migrating from Liberty Dental and VSP, respectively to PrimeCare Benefits Group. The change in the network will continue to provide Plan Participants with a large network of medical providers and services. As with any network change, you may experience disruption in coverage; however, the Board of Trustees carefully reviewed the proposal from PrimeCare and determined that Plan Participants will experience minimal disturbance. Please refer to the enclosed summaries of benefits and coverage for more information about the changes to your vision and dental coverage.

What do I need to do?

This change will take effect automatically. You do not need to take any action/ However, if you have a claim which you believe needs further review, please get in touch with the Plan Administrator.

Enclosed are some information on accessing Primecare Group Benefit's network, including their access to Nevada Dental Benefits. Also, you will receive information through the mail about obtaining an electronic ID card for both Dental and Vision prior to the network changes.

If you have any questions, please contact the Fund Office at (725) 238-5768.

Important Reminder

This SMM is a summary and is not an official plan document. The actual terms of the Plan are contained in the plan document, which is available from the Plan Office. In the event of any ambiguity in or omission from this SMM, or any conflict between this SMM and the official plan document, the official

plan document will govern. If you have questions regarding this Notice, please call the Plan Administrator at (725) 238-5768.

Sincerely,

The Board of Trustees of the
Bricklayers and Allied Craftworkers Local 13 Health Benefits Fund