

IMPORTANT ANNOUNCEMENT

Date: January 12, 2009

TO: All **Active** Cement Masons Plan Participants

RE: **Delta Dental Plan**

We are pleased to announce the following benefit improvements to the Delta Dental Plan for **Active Participants** effective **January 1, 2009**:

- The \$100.00 Plan Year Deductible will be waived for Diagnostic and Preventative Services (prophylaxis (teeth cleaning), oral examinations and x-rays).
- One extra prophylaxis (teeth cleaning) and oral examination for pregnant Participants or a pregnant dependent spouse (dependent children are excluded). The prophylaxis and oral examination are not subject to the Plan Year Deductible (see first bullet above) nor is the amount payable for this extra benefit charged towards the Plan Year Maximum (benefit improvement effective September 1, 2008).

In lieu of the extra prophylaxis (teeth cleaning) one additional periodontal scaling and root planning (subject to the Plan Year Deductible and coinsurance) for pregnant Participants or a pregnant dependent spouse (dependent children are excluded) will be allowed.

The following benefit improvements to the **Active Delta Dental Plan** have taken place since September 1, 2007:

- Effective September 1, 2007, **Diagnostic and Preventative** Services paid at 100% of Usual, Customary and Reasonable charges (UC&R);
- Effective September 1, 2008, benefit paid for **Diagnostic and Preventative** services do not count towards your Plan Year Maximum (D & P Waiver).

These benefits promote good oral health and may reduce the need for more expensive restorative dental services that can result from undetected oral or related health problems. We encourage you to take advantage of these benefit improvements.

If you have any questions about this Notice or about the benefit improvements, please contact the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

Sincerely,

Board of Trustees