

# MICHIANA AREA ELECTRICAL WORKERS' FRINGE BENEFIT FUNDS

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Michiana Area Electrical Workers' Health and Welfare Fund  
Michiana Area Electrical Workers' Plan 4  
Michiana Area Electrical Workers' Pension Fund  
Michiana Area Electrical Workers' Money Purchase Plan

Managed for the Trustees by:  
TIC MIDWEST

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September 2024

## IMPORTANT NOTICE REGARDING YOUR DENTAL AND VISION BENEFITS

TO: ALL ELIGIBLE PARTICIPANTS AND ACTIVE RETIREES OF THE MICHIANA  
AREA ELECTRICAL WORKERS' HEALTH AND WELFARE FUND

Dear Participant:

The Board of Trustees is pleased to announce that, *effective October 1, 2024*, the Fund will be partnering with Delta Dental and Delta Vision of Indiana for your dental and vision benefits. If you are receiving this notice, you and your dependents will be automatically enrolled in the Delta Dental/Delta Vision plan. Retirees will receive additional information about how to continue enrollment in these programs for the 2025 calendar year and beyond.

### *How the Delta Dental/Delta Vision Program Works*

#### **Dental**

**Effective October 1, 2024**, eligible participants may go to *any* licensed dentist, regardless of whether your dentist participates in the Delta Dental networks. Dental coverage will be provided up to the family annual maximum benefits. This dental benefit applies to dental claims incurred on and after October 1, 2024.

Diagnostic and preventive dental services are paid at one hundred percent (100%) of the allowed amount. Basic services, which include minor restorative service and oral surgery services, are paid at eighty percent (80%) of the allowed amount. Major services, which include orthodontic services for eligible dependents, are paid at fifty percent (50%) of the allowed amount.

These dental benefits are subject to all of the Fund's Coordination of Benefit provisions and all of the Fund's exclusions and limitations, including but not limited to the exclusions related to claims incurred in a foreign country and those that result from a motor vehicular accident or are covered by workers compensation.

(see reverse side)

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6525 Centurion Drive • Lansing, MI 48917-9275  
(517) 321-7502 • FAX (517) 321-7508  
TOLL FREE (877) 244-9473  
[www.ibew153benefits.org](http://www.ibew153benefits.org)

## **Vision**

**Effective October 1, 2024**, eligible participants will receive vision benefits from DeltaVision using a VSP network of providers. Although eligible participants may use any vision provider, you will likely save money if you use a provider that is in-network. If you go to an in-network provider, your out-of-pocket costs should be lower because these providers accept a fee schedule that is lower than the fee schedule used by many out-of-network providers. This vision benefit applies to vision claims incurred on and after October 1, 2024. Please refer to the included Summary of Benefits for more information.

Delta Dental/Delta Vision will be sending new member packets with additional information in the upcoming weeks, including details about what is a “Covered Service.” If you have questions about your new dental and vision programs, please call the Michiana Area Electrical Workers’ Health and Welfare Fund at (877) 244-9473 or visit the websites;

[www.deltadentalin.com](http://www.deltadentalin.com)

[www.vsp.com/eye-doctor](http://www.vsp.com/eye-doctor)

**Please note that this is a Summary of Material Modifications and should be kept with your copy of the Fund’s Summary Plan Description**

Sincerely,

Michiana Area Electrical Workers’ Health and Welfare Fund  
Board of Trustees