



NECA-IBEW Welfare Trust Fund



January 2020

Dear Retiree:

In the December 2019 Newsletter, the Board of Trustees announced that the Fund will begin providing dental and vision benefits to retirees and their eligible dependents with Base Plan coverage starting on January 1, 2020. The coverage is the same as the coverage offered to active members with Base Plan coverage.

Since you are a retiree who currently has coverage through the Base Plan, we have enclosed two (2) dental identification cards for you and your eligible dependents to use.

Here is a summary of the Base Plan dental and vision benefits for retirees:

Dental Benefits

- Maximum dental benefit per person age 18 or older: \$1,500 per calendar year
- Maximum dental benefit per person under age 18: unlimited
- Coinsurance (Fund pays):
 - Type I (Routine exams, cleanings, etc.): 90% of allowable charges
 - Type II (X-rays, extractions, restorations, periodontics, crowns, root canals, etc.): 85% of allowable charges
 - Type III (Bridgework, dentures, implants, etc.): 50% of allowable charges
 - Type IV (Orthodontia): 50% of allowable charges up to a lifetime maximum orthodontia benefit of \$2,000

Vision Benefits

- Coverage for each covered person age 18 and older includes calendar year eye exam, lenses, frames, and one-year supply of contact lenses
- Maximum benefit for each covered person age 18 and older: \$400 per calendar year
- Coverage for each covered person under age 18 includes eye exams and materials related to vision correction, including any one of the following options per calendar year: one set of frames and lenses; or a one-year supply of contact lenses
- Maximum benefit per person under age 18: no dollar maximum

If you have any questions about these new benefits—or about any of your other benefits—please go to our website (www.neca-ibew.org) or contact the Fund Office (217-875-0254 or 800-765-4239).

Sincerely,

The Board of Trustees