

**DIVISION 1181 A.T.U. - NEW YORK WELFARE FUND  
20 NORTH CENTRAL AVENUE, 3<sup>RD</sup> FLOOR  
VALLEY STREAM, NY 11580  
(718) 845-5800**

September 2021

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XXXX  
XXXX  
XXXX

RE: Dental Provider Network

Dear Participant:

The Trustees are pleased to announce that as of October 1, 2021 Division 1181 A.T.U. – New York Welfare Fund (Fund) has retained the DDS, Inc. dental network. You will still have the choice to use your current dental provider. However, if you use the DDS panel of dentists, with the exception of implants and certain implant procedures, there will be no co-pays as long as you have not used up your maximum benefit for the year and the procedure is covered under the plan.

Included with this notice is a brochure describing the DDS network, and how to access their services. Please note that while the Fund still does not cover orthodontic services, it is listed on the brochure because as a result of participating with DDS, Inc., dental providers within the DDS network will charge you a reduced rate for those services than you would otherwise pay. However, since these services are not covered, you will be responsible for the full cost of those services.

The DDS network servicing the Fund has approximately 2,000 dentists in over 1,000 locations with participating provider offices in the 5 boroughs of New York City, Nassau County, Suffolk County, Westchester County, Ulster County, New Jersey, Connecticut and other states.

To locate a provider near you and in the specialty practice you need, a current provider listing is available on the DDS, Inc. website ([www.ddsinc.net](http://www.ddsinc.net)). In addition, a link to DDS, Inc.'s website for a current listing of providers is also available on the Fund's website ([ATU1181.ORG](http://ATU1181.ORG)). A copy of the provider list in your area can also be provided upon request to the Fund Office. If you wish, you may also contact DDS directly by calling (800) 255-5681.

As network providers do change from time to time, if you choose to utilize a DDS provider, you should confirm that the provider participates with DDS at the time you make the appointment and again at the time of the appointment.

To the extent you choose to go to a non-DDS dental provider on or after October 1, 2021, please note that the Fund's allowance for dental services has increased for certain covered services, meaning the Fund will pay more for such a service than it did previously. However, you will still be responsible for amounts charged by the dental provider in excess of the Fund's allowance. The list of covered services has not changed. Further communication will be provided to you later this year which summarizes the new Fund allowance amounts. In the interim, information about these new allowed amounts can be found on the Fund's website.

Please note this document is considered a Summary of Material Modifications ("SMM") intended to notify you of important changes made to the Fund's benefit programs. You should take the time to read this SMM carefully and keep it with the copy of the Summary Plan Description ("SPD") that was previously provided to you. If you have any questions regarding these changes to the Plan, please contact the Fund Office at (718) 845-5800.

Very truly yours,

THE FUND OFFICE

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