



NATIONAL IAM
BENEFIT TRUST FUND
Better Benefits • Better Life

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TO: All Dental Plan Participants
FROM: Connie DeFrance, Managing Director
DATE: December 5, 2012
**RE: Summary of Material Modifications – Dental Benefit Improvement
Effective January 1, 2013**

I am pleased to inform you that the Board of Trustees has made an improvement to your dental benefits.

The Benefit Trust Fund Dental Program currently provides coverage only for amalgams (silver fillings) on posterior teeth (back teeth). Composites (white fillings) are covered on the front teeth, but if a composite is performed on a posterior tooth, the service is subject to the following rule which is found in the Summary Plan Description section called “Limitations on Basic Benefits”:

- **The Plan limits payment for fillings on posterior teeth to amalgam restorations**

Although a posterior filling is covered when appropriate, the current allowance is limited to the rate for a silver amalgam filling, rather than the increased cost for the white composite filling which is considered to be cosmetic.

Because the use of silver fillings is becoming less common, the Trustees have decided to remove the above-noted benefit limitation effective January 1, 2013. For fillings performed on or after January 1, 2013 the Dental Program will provide the applicable allowance for both amalgam and composite fillings on all teeth, when determined to be the appropriate dental treatment for eligible participants.

Please retain this memorandum with your Summary Plan Description.

If you have any questions regarding this benefit improvement, or about any of the benefits provided by your Dental Program, please feel free to contact the Benefit Trust Fund for assistance at 1-800-457-3481.

cc: Board of Trustees
Fund Director
Contributing Employers
Business Representatives