



# TEAMSTERS WELFARE FUND OF NORTHERN NEW JERSEY LOCAL 723

714 RAHWAY AVENUE  
UNION, N.J. 07083

January 2020

## SUMMARY OF MATERIAL MODIFICATION

Effective January 1, 2020, the Plan was amended to allow for three (3) office visits with an in-network nutritionist annually. Additionally, Delta Dental will allow Participants to carry over part of their unused standard annual maximum in one year to increase benefits for the following year and beyond. Below is a summary of how the carryover works.

### Reminder:

Please make sure all providers including Hospitals are still participating in our network. **St. Michaels and East Orange General do not participate in our networks.**

If you have any questions regarding the Dental Plan enhancement, please do not hesitate to call Delta's Customer Service at 1-800-452-9310 or the Fund office for either benefit improvement.

### Qualifying for Carryover Max Benefits

Participants must meet the following criteria to qualify for Carryover Max benefits:

- Eligible Participants will be enrolled automatically for January 1, 2020 calendar year Carryover Max benefits. New Participants enrolling after the effective date of the Carryover Max benefit period will not be eligible to accrue carryover benefits until the start of the next calendar year.
- Use no more than 50% of the standard annual maximum during the benefit year.
- See a dentist during the benefit year for an exam or cleaning and submit a claim for these services. If a claim for an exam or cleaning is not received, any accumulated Carryover Max benefit will be lost.

Participants meeting these criteria can accumulate 25% of the unused standard annual maximum. Participants continuing to accumulate benefits can eventually have twice the standard annual maximum available. The accumulated amount can never exceed the standard annual maximum amount. Claims will always use the plan's annual maximum first. The accumulated benefit is applied when the standard annual maximum is exhausted.

An example of carry over max benefits:

Benefit year	Standard Annual Maximum	Usage Limit: 50% of Standard Annual Maximum	Accumulation Limit: 25% of the Standard Annual Maximum	Maximum That Can Be Carried Over
Calendar Year Beginning 1/1/XX	\$1,000	\$500	\$250	\$500