



SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No.18

To: All Participants
 From: Board of Trustees
 Date: September 2023
 Re: New Dental PPO Option

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective January 1, 2024, the Board of Trustees has amended the Plan to offer a dental PPO option insured by MetLife.

You will now have the opportunity to purchase coverage in the MetLife PPO option, or one of the two existing DeltaCare USA DHMO options at the time of your initial retirement, and during the annual open enrollment period.

Benefit maximums, co-insurance, and deductibles apply under the MetLife PPO option. Details about these, along with frequencies and limitations, can be obtained from the Fund Office, or from MetLife directly. See the MetLife Plan Certificate of Coverage for detailed information regarding MetLife’s rules and benefits.

A more thorough description of these benefits are available from the Fund Office upon request. Copies can be found online at www.scptac.org, and you may obtain additional information by contacting MetLife at (800) 438-6388 for the PPO option, or DeltaCare USA for either of the DHMO options at (800) 422-4234.

As with DeltaCare USA DHMO, the premiums for MetLife PPO coverage are in addition to the normal monthly premium that you pay for medical and prescription drug coverage under the Plan. Unlike premiums for medical and prescription drug coverage, premiums for dental coverage will not vary based on the number of Retirement Fund Pension Credits you had when you retired, your age at retirement, or your or your Spouse/Domestic Partner’s Medicare status.

At the time of publication, the monthly premiums for the MetLife PPO and the two DeltaCare USA DHMO options were as follows:

Dental Plan	Pensioner or Survivor	Pensioner and Spouse/ Domestic Partner
DeltaCare USA DHMO High	\$22.51	\$44.93
DeltaCare USA DHMO Medium	\$15.47	\$30.74
MetLife PPO Dental	\$65.56	\$131.12