

# SOUTHERN ILLINOIS LABORERS' AND EMPLOYERS HEALTH & WELFARE FUND

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## SUMMARY OF MATERIAL MODIFICATIONS IMPORTANT INFORMATION ABOUT YOUR BENEFITS

November 2025

Dear Participant and Covered Dependent(s):

It is the intention of the Board of Trustees of the Southern Illinois Laborers' and Employers Health & Welfare Fund ("Fund") to change benefits from time to time when the financial soundness of the Fund requires, and at other times to comply with changes to the Federal law. This Summary of Material Modifications ("SMM") is to advise you of recently approved amendments to the Plan A and Plan C Summary Plan Descriptions effective as of the below described dates:

### Improvement to Sleep Study Coverage

Effective July 1, 2025, the section entitled "Sleep Study" located at Article 2.15 of the Plan A and Plan C Summary Plan Descriptions is amended to read as follows:

#### **Section 2.15 Sleep Study**

\$4,000 maximum benefit once every five (5) years subject to Deductible a determination of Medical Necessity. Minor dependent children under the age of twelve who are required to participate in two sleep studies will be eligible for a \$7,000 maximum benefit per study every five (5) years subject to Deductible and a determination of Medical Necessity.

### Delta Dental of Illinois

Effective January 1, 2026, dental benefits will be offered through Delta Dental of Illinois ("Delta Dental"), a contracted provider that offers a comprehensive dental network to you and your family. Attached is a bulletin from Delta Dental with details regarding the Delta Dental PPO Plus Premier Plan and coverage information. **Please note that a separate mailing will be sent to you in the coming weeks that will include your Delta Dental ID Card.** You may continue to go to any licensed general or specialty dentist, but if the dentist is not in the Delta Dental PPO or Premier network you will need to present your regular ID card so the claims can be delivered to the Fund Office for processing purposes. **However, you will maximize your dental benefits and savings if you choose to receive care from a Delta Dental PPO or Premier network dentist.** Delta Dental also provides you with the ability to register online or download the Delta Dental mobile application to receive

“real time” benefit information and check the status of your dental treatment claims. In addition, you may visit the Delta Dental website at [www.deltadentalil.com](http://www.deltadentalil.com) to search for network providers in your area.

#### **A FINAL NOTE**

We continue to work hard, and explore all options possible, to provide you and your family with comprehensive coverage and help you get the most of your benefits. If you have any questions regarding this Summary of Material Modifications, please refer to your Summary Plan Description or contact the Fund Office of the Southern Illinois Laborers’ and Employers Health & Welfare Plan at: 5100 Ed Smith Way, Suite A, Marion Illinois 62959, (618) 998-1300.

Sincerely, Board of Trustees

*This announcement, which serves as a Summary of Material Modifications, contains only highlights of a recent change to the Southern Illinois Laborers’ and Employers Health & Welfare Plan. Full details are contained in the documents that establish the Plans’ provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*