



PAMCAH UA LOCAL 675



ADMINISTRATIVE OFFICE • ANNUITY • COOPERATION
HEALTH & WELFARE • PENSION • TRAINING • VACATION & HOLIDAY

1109 Bethel Street • Suite 403 • Honolulu, HI 96813 • Ph: (808) 536-4408 • Fax: (808) 524-0658

Date: April 2025

To: All Active Employees, Retirees and their Dependents, including COBRA beneficiaries, of the PAMCAH-UA Local 675 Health and Welfare Plan

From: The Board of Trustees

PARTICIPANT NOTICE ABOUT BENEFIT MODIFICATIONS

This Participant Notice will advise you of certain material modifications that have been made to the PAMCAH-UA Local 675 Health and Welfare Plan (the “Plan”). **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully. Note: All benefits are subject to the terms of the Plan.

INCREASE TO LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (“AD&D”) BENEFITS FOR ELIGIBLE EMPLOYEES EFFECTIVE JANUARY 1, 2025

The Board of Trustees is pleased to announce that your benefits for life insurance have increased. Effective for the death of a covered employee on or after January 1, 2025, the Fund has increased the amount it will pay to your beneficiary from \$50,000 to \$70,000.

In addition, the AD&D benefit has increased as follows:

Description of Loss	Benefit Amount Prior to January 1, 2025	Benefit Amount on or after January 1, 2025
Loss of Life	\$50,000	\$70,000
Loss of both hands, both feet or sight of both eyes:	\$50,000	\$70,000
Loss of one hand and one foot	\$50,000	\$70,000
Loss of one hand or one foot and sight of one eye	\$50,000	\$70,000
Loss of one hand or one foot	\$25,000	\$35,000
Loss of sight in one eye	\$25,000	\$35,000

<p align="center">HDS DENTAL BENEFIT INCREASE FOR IMPLANTS EFFECTIVE MAY 1, 2025</p>

The Board is also pleased to announce that your annual dollar maximum for implant coverage under the Hawaii Dental Service (“HDS”) dental plan has increased as follows:

Benefit	Services prior to May 1, 2025	Services on or after May 1, 2025
Active Employees and Dependents: Annual Implant Maximum	\$2,500 Per Calendar Year (January 1 through December 31 st)	\$3,500 Per Calendar Year (January 1 through December 31 st)
Retirees and Dependents: Annual Implant Maximum	\$1,500 Per Plan Year (October 1 through September 30 th)	\$2,500 Per Plan Year (October 1 through September 30 th)

Please keep in mind that annual dental dollar maximums for active employees (and dependents) accumulate on a calendar year basis and the annual dental dollar maximums for retirees (and dependents) accumulate during the plan year (October 1 through September 30). The following examples explain how this increase will be applied for both an active employee and a retiree may be helpful to you:

- **Active** member John Dole has an annual maximum coverage amount of \$2,500 for dental implants from January 1, 2025 to April 30, 2025.
 - Effective May 1, 2025 – December 31, 2025, this annual maximum coverage amount increases by \$1,000.
 - Effective January 1, 2026, John Dole’s annual maximum coverage amount for implants resets to \$3,500.
- **Retiree** member Jane Mahalo has an annual maximum coverage amount of \$1,500 for dental implants from October 1, 2024 to April 30, 2025.
 - Effective May 1, 2025 – September 30, 2025, Jane’s annual maximum coverage amount for implants increases by \$1,000.
 - Effective October 1, 2025 – September 30, 2026, Jane Mahalo’s annual maximum coverage amount for implants resets to \$2,500.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Trust Fund Office at 808-536-4408.

Sincerely,

The Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan. Please keep this document with your copy of the Summary Plan Description. In the event of any conflict, the terms of the Plan and SPD will control unless specified otherwise herein. The Board of Trustees reserves its right to amend or terminate the Plan in whole or in part at any time in its sole discretion.

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