



November 19, 2025

Open enrollment is the time for making changes to your medical or dental coverage. During open enrollment, you can:

- Review and compare the different health insurance plans that are available to you.
- Make changes to your current coverage, such as switching to a different medical or dental plan or adding or dropping dependents.

Information on the premiums and hours requirements are on Page 3 of this letter. If you do not know what Plan you currently have, please contact our office.

Any change made during Open Enrollment will be effective January 1, 2026. You must complete an enrollment form to change plans or enroll new dependents. All enrollment forms and requested certificates (birth, marriage, etc.) must be returned to the Trust Office by **December 12, 2025**. If you wish to make changes, please read this mailing thoroughly.

If you do not wish to make any changes during this Open Enrollment period, no action is required, your existing coverage options from 2025 will rollover into 2026.

Available Medical Plan Options

- Trust Self-Insured Medical Plan, or
- Kaiser Medical, if you live in their service area.

Available Dental Plan Options

- Delta Dental (Moda), or
- Kaiser Dental, if you live in their service area, or
- Willamette Dental, if you live in their service area.

I want to enroll in a different Plan for 2026 - How Do I Change My Medical and/or Dental Option?

1. Review the Summary of Medical and the Summary of Dental options that are enclosed. These provide a basic overview of the plans. If you need more information, call and request a full summary of the benefits. Summaries of Benefits can be found online at: masonry-trusts.com/cement-masons/download-forms-benefit-summaries/.
2. Call or email the Trust Office to request an Enrollment Form & Plan Choice Form. You will need to complete an enrollment form for Plan changes and a Plan Choice Form. **These items will need to be returned by no later than December 12, 2025.** You can email and request these forms at mita@masonry-trusts.com. When emailing to request information please be sure to include the member's name, date of birth and phone number and what change you want to make, this helps us to send you the right information.

Trust Self-Insured Medical Plan Benefit Changes Effective January 1, 2026:

Deductible Carry-Over approved for the 2025 to 2026 Plan Year on the Trust Self-Insured Medical Plan.

Additionally, the Trustees have approved this benefit to continue from year-to-year without further Trustee action.

Do you ever want to be able to have your spouse call us about your claims information? Call the Trust office to request a PHI (Personal Health Information) release form to make it easier to get information from the Trust Office on your dependents.

Moda Prescription Drug Changes (Trust Self-Insured Medical Plan) Effective January 1, 2026:

- The copayment for insulin will be a maximum of \$35 for a 30-day fill / maximum of \$105 for 90-day fill.
- Reminder – if you use a prescription medication regularly, you may want to consider using one of the mail order options:
 - PPS mail order pharmacy – ppsrx.com / 800-552-6694, or
 - Costco mail order pharmacy – rx.costco.com / 800-607-6861
- You may want to set up a Member Dashboard at modahealth.com to see more details about your prescription coverage.

Moda Dental Plan (Delta Dental) Changes Effective January 1, 2026:

- Cone beam x-rays are now a covered benefit (excluding images related to TMJ).
- Frequency limitations for periodic/comprehensive exams, cleanings & fluoride are changing from once in a 6-month period to twice per calendar year.

Kaiser Medical Benefit Changes Effective January 1, 2026:

- The live/work policy will be updated to require that subscribers live or work inside the Kaiser Permanente service area, applicable to their coverage when they enroll.
- Language in the “Preventative Care Services” and “Outpatient Laboratory, X-ray, Imaging and Special Diagnostic Procedures” sections of the EOC will be updated to indicate that preventive breast screenings include any imaging done prior to a breast cancer diagnosis. Diagnostic and supplemental breast imaging includes imaging that follows a breast cancer diagnosis.

Kaiser Dental Benefit Changes Effective January 1, 2026:


- To align the cost share for members of all ages the cost share for nitrous oxide for members 0-12 will increase from \$0 to \$25.

Need to Add Dependents? - Open Enrollment is also the time to enroll dependents not previously enrolled, such as legal spouse, children and stepchildren. **There is no additional cost to you to add them to your coverage.** Dependent children are covered through the age of 26. A copy of birth certificates, marriage certificates and social security cards are required to add dependents.

How Do I Enroll Dependents Not Previously Enrolled?

Call or email the Trust Office to request an Enrollment form. If you are emailing, please be sure to include the Member’s full name, date of birth and phone number, should we have questions. Phone numbers for the Trust Office are 503-254-4022, or 800-591-8326. The email address is mita@masonry-trusts.com. You will need to complete the enrollment form, listing the dependents not previously enrolled and return it with copies of the marriage certificate if adding a spouse and copies of birth certificates if adding a child. Copies of Social Security Cards will also be required for all dependents. Any changes of dependents will need to be received by December 12, 2025.

Rates and Hours Requirements Effective 1/1/2026 based on an hourly rate of \$8.22 for Locals 555 & 82:

Medical Options  Dental Options ↓	Trust Plan Self-Insured Medical Plan <i>Self-Funded Plan</i> \$300 Deductible	Kaiser Low Medical Plan <i>Must be in Service Area & Use Network Providers</i> \$500 Deductible	Kaiser High Medical Plan <i>Must be in Service Area & Use Network Providers</i> No Deductible
Moda Dental <i>\$2000 Annual Maximum</i> <i>Using a PPO Dentist may make your dental benefit dollars go further, as they charge less for the same services.</i>	\$1,068 130 hours <i>COBRA RATES:</i> \$1,068 Full/\$993 Med Only	\$1,233 150 hours <i>COBRA RATES</i> \$1,233 Full/\$1,158, Med Only	\$1,479 180 hours <i>COBRA RATES</i> \$1,479 Full/\$1,404 Med Only
Kaiser Dental <i>\$2,000 Annual Maximum</i> <i>Must be in Service Area & Use Network Providers</i>	\$1,101 134 hours <i>COBRA RATES:</i> \$1,101 Full/\$993 Med Only	\$1,265 154 hours <i>COBRA RATES</i> \$1,265 Full/\$1,158 Med Only	\$1,512 184 hours <i>COBRA RATES</i> \$1,512 Full/\$1,404 Med Only
Willamette Dental <i>No Annual Maximum, except Implants - \$1,500</i> <i>Must be in Service Area and use their providers</i>	\$1,109 135 hours <i>COBRA RATES:</i> \$1,109 Full/\$993 Med Only	\$1,274 155 hours <i>COBRA RATES</i> \$1,274 Full/\$1,158 Med Only	\$1,520 185 hours <i>COBRA RATES</i> \$1,520 Full/\$1,404 Med Only

REMINDER: Employee Assistance Program available for all members and dependents. The Trust contracts with **Canopy** to provide an Employee Assistance Program (EAP). An EAP program with Canopy is designed to make it easy for you and your family to access confidential coaching, counseling, work/life balance and self-help resources. You and your enrolled dependents can receive up to 5 counseling and 5 coaching sessions per month with **\$0 copay**. For more information, visit mycanopywell.com. Register as a new user by entering "Cement Masons" in the company field. You can also contact them at 800-433-2320, or via email at: info@canopywell.com. Their services include help with: Anxiety, home ownership, financial coaching, finding childcare & eldercare, identity theft services, stress management, alcohol or drug abuse, renters' resources, depression, conflicts at work, legal/mediation consultations and professional development.

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