Transportation • **C**ommunications • International **U**nion

Los Angeles Metropolitan Transportation Authority
Health & Welfare Trust Fund
Administered By: Benefit Programs Administration
Telephone • (562) 463-5090 • (800) 427-5342
www.tcu-mtawelfare.org
November 2026

The Transportation Communications International Union – Los Angeles Metropolitan Transportation Authority Health & Welfare Fund's **Annual Open Enrollment Period** has commenced**.** During open enrollment, eligible participants may change their medical, dental, and/or vision plan(s), as well as enroll or disenroll their eligible dependents.

If you do not wish to change your current medical, dental, and/or vision plan(s) or to enroll or disenroll a dependent, no action is required. Your coverage will continue under your current plans, provided that you continue to be eligible and make the required participant contributions.

After open enrollment ends, you will not be permitted to change your selections until the next Annual Open Enrollment Period in November 2027, unless you qualify for Special Enrollment Rights. See page 6, § II(A.)(9) of the Fund's Summary Plan Description for a discussion of the limited right to enroll or switch plans mid-year.

Effective January 1, 2027, your choices of medical, dental, and vision plans are as follows:

Medical Plan Options

- Indemnity Medical Plan
- Kaiser Permanente – HMO
- United HealthCare – HMO

Dental Plans Options

- Indemnity Dental Plan (First Dental Health)
- United Concordia Dental

Vision Plan Options (Indemnity Plan Kaiser and United HealthCare HMO Enrollees)

- VSP – Access Indemnity
- VSP - HMO

A description of each of these plans can be found on the Fund's **website** @ www.tcu-mtawelfare.org. Please note that you are permitted to opt-out of dental and/or vision coverage for yourself and your dependents. However, doing so will not reduce the amount of your participant contributions. Additionally, the Fund offers participants the Extra Mile Wellness Benefit and Hinge Health for remote physical therapy.

If you are interested in changing your current medical, dental, and/or vision enrollment, you may request additional information about the plans and can receive an enrollment form for any of the above plans by calling the Administrative Office at (800) 427-5342 or (562) 463-5090. If you choose to change your current medical, dental, and/or vision plan(s) or enroll a dependent, you must complete and mail the appropriate enrollment form to the Administrative Office before **December 11, 2026**. If you timely submit your enrollment form(s) by December 11, 2026, your changes will be effective January 1, 2027.

Sincerely,
Benefit Programs Administration
On Behalf of the Board of Trustees