



692 S. Wellwood Ave, Lindenhurst, NY 11757
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June 2026

Dear RTAL Member,

We hope this letter finds you and your family doing well.

As you know, our 5-year contract with Aetna expires on June 30th. Unfortunately, after extensive negotiations, we were unable to secure a rate increase that would be sustainable for our RTAL members and the long-term health of the trust.

Consequently, **we are transitioning to Cigna.**

The Cigna plans being offered **preserve your current benefit structure until the end of the year.** We will be making adjustments to the benefit structure this summer in order to decrease premiums for 2027.

Important Plan Details:

- **Coverage Period:** The enclosed fee schedule is for 6-months, running from July 1 through December 31, 2026.
- **Payment Extension:** While your official premium due date remains **July 1, 2026**, we are providing a 30-day grace period due to the transition. Payment must be received by **August 1, 2026**, securing your 6-month coverage through **December 31, 2026.**
- **Plan Options:** There are 3 plans available (DHMO High, PPO High, and PPO Low), each with an Individual Member only or Family option.

Friendly Reminders:

- RTAL membership is required to participate in dental benefits.
- RTAL dues for 2026–2027 are **\$25.**
- A **\$25** check **payable to RTAL** can be mailed to the TAL office, **OR** you may pay your dues via Zelle at: **rtal@talontheweb.org**

Enrollment Policy Reminder:

- *Effective July 1, 2023:* Retired members who suspend dental coverage and wish to rejoin in the future can only choose the DHMO program and must remain enrolled in that plan.
- *Exception:* Members who rejoin due to the loss of a spouse or partner can select any plan they wish.

Please reach out to the TAL Office if you have any questions.

Respectfully,

Jenna & Megan

Jenna Smakal & Megan Maronski
Welfare Trust Coordinators

RTAL Dental Fee Schedule
(Coverage Period July 1 – December 31, 2026)

<u>DHMO High</u>	<u>Premium</u>
Individual	220
Family	530
<u>PPO Low</u>	<u>Premium</u>
Individual	382
Family	924
<u>PPO High</u>	<u>Premium</u>
Individual	428
Family	1038

Important Updates to Your Premium Payments and Coverage

- **Payment Due Date:** While your official premium due date remains **July 1, 2026**, we are providing a 30-day grace period due to the transition to Cigna. Payment must be received by **August 1, 2026**, securing your 6-month coverage through **December 31, 2026**.
- **Non-Enrollment Termination:** If you choose not to enroll in a new plan, your current Aetna coverage terminates on **June 30, 2026**.
- **Upcoming 2027 Rates:** New premium rates will take effect on January 1, 2027. Information will be sent out late fall.

Payment Instructions:

Check payable to: **TAL WELFARE TRUST**

***There is NO OPTION to pay Zelle or Venmo for your dental premium. CHECKS ONLY please.**

Mail to:

TAL Welfare Trust
 692 S. Wellwood Ave
 Lindenhurst, NY 11757