

ADMINISTRATION OFFICE

4th DISTRICT IBEW HEALTH FUND

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IMPORTANT NOTICE ABOUT YOUR DENTAL BENEFITS

INTRODUCTION OF YOUR DELTA DENTAL PPOSM (POINT-OF-SERVICE) PLAN

EFFECTIVE: JANUARY 1, 2013

This Notice introduces your Delta Dental PPO (Point-of-Service) plan and informs you of a new higher in-network calendar-year dental benefit maximum. You will find out how to file claims with Delta Dental if you visit an out-of-network dentist (all participating dentists will fill out and file claims for you), and learn how to determine if your current dentist is in-network. The changes explained in this Notice are effective January 1, 2013. Please read it carefully and keep it with your other Plan documents. If you have any questions about your dental benefits, contact the Fund Office at (304) 525-0331 or (888) 466-9094.

The Delta Dental Network

Starting January 1, 2013, the Fund is contracting with Delta Dental to administer your dental benefit plan. This means you will have access to two large networks of providers—Delta Dental PPO and Delta Dental Premier[®]—who have agreed to accept negotiated, discounted fees for their services. Dentists who participate in these networks will not charge more than these agreed upon amounts for services. In most cases, members should find that their current dentist participates in one of Delta Dental's networks; however, the Fund strongly recommends you check before your next visit by following the steps outlined later in this Notice.

Delta Dental PPO is comprised of a smaller network of providers who offer deep discounts, while Delta Dental Premier boasts a large number of providers who offer lower discounts. When you seek care from a dentist in either network, you'll see a significant savings on your dental bill and out-of-pocket payments. You may visit any dentist you wish; however, if you visit an out-of-network provider, the lower, Delta Dental negotiated rates do not apply and you will have to pay the difference. The chart below shows how you save when you go in-network.

Delta Dental PPO		Delta Dental Premier		Out-of-Network	
Dentist's Billed Fee:	\$100	Dentist's Billed Fee:	\$100	Dentist's Billed Fee:	\$100
PPO Fee Schedule Amount:	\$70	Maximum Approved Fee:	\$90	Nonparticipating Dentist Fee:	\$90
Delta Dental pays 75% of the PPO Fee Schedule Amount:	\$52.50	Delta Dental pays 75% of the Maximum Approved Fee:	\$67.50	Delta Dental pays 75% of the Nonparticipating Dentist Fee:	\$67.50
You Pay:	\$17.50	You Pay:	\$22.50	You Pay:	\$32.50*

*If you seek care from an out-of-network dentist and that dentist charges more than Delta Dental's Nonparticipating Dentist Fee, you must pay the difference from your own pocket. This is called "balance billing." In the above example, the difference (and subsequent out-of-pocket expense) is \$10.00.

Higher Benefit Maximum

Your calendar-year maximum for benefits will increase to \$900 when you visit a Delta Dental PPO or Delta Dental Premier provider for dental care. Between the discounted in-network rates and higher calendar-year maximum, you can save a significant amount of money on your dental care if you switch from an out-of-network dentist to an in-network dentist. You always have the option to seek care from an out-of-network provider, but Delta Dental's discounted rates do not apply and your calendar-year maximum for benefits will drop to \$750.

The increase of the benefit maximum is the only change in your dental benefit. Preventive care continues to be covered at 100%, and all other covered services and supplies remain the same.

Don't forget, as required by the Affordable Care Act, the Calendar Year Maximum does not apply to pediatric oral services.

Make Sure Your Dentist is In-Network

To see if your dentist participates in the Delta Dental PPO or Delta Dental Premier networks or to find a local participating dentist, visit www.deltadentaloh.com and follow these instructions:

1. Click the "Find a Dentist" link in the upper right corner or the green "Find a Dentist" button in the bottom left-hand corner of the page.
2. Click the "Delta Dental PPO or Premier Network" link.
3. Select the "Delta Dental PPO" button or the "Delta Dental Premier" button—you have access to both networks—and enter your city and state or your zip code.
4. You can filter your search results by distance, dental specialty, languages spoken, gender, or extended hours. You may also search for a dentist by name.
5. Click "Search for a Dentist" to view your results.

You may also call Delta Dental's Customer Service department at (800) 524-0149, 24 hours a day, seven days a week to obtain a customized list of participating dentists. If your current dentist does not participate in Delta Dental PPO or Delta Dental Premier but is interested in learning how to join, you can recommend your dentist for membership. Just go to www.deltadentaloh.com, click the "Refer Your Dentist" link under "Find a Dentist," and fill out the online form.

Filing Claims with Delta Dental

If you seek care from a dentist who participates in Delta Dental PPO or Delta Dental Premier, your dentist will fill out and file your claims for you. Out-of-network dentists may not fill out and file claims for you. If this is the case, you can print a claim form from www.deltadentaloh.com and send the necessary documentation to:

Delta Dental
P.O. Box 9085
Farmington Hills, MI 48333-9085

New Delta Dental ID Cards are on the Way

Delta Dental will be mailing an initial ID card to all enrolled members by January 1st. If you do not receive yours by January 15th, please contact the Fund Office to ensure we have the correct mail address. Once confirmed, we will notify Delta Dental to order you another card. Remember to take your new ID card with you to your first dentist appointment after January 1 to be sure your dental care is processed correctly. Members who enroll after January 1 will receive their ID cards from the Fund Office.