

## ***ENHANCEMENT TO THE DENTAL BENEFIT***

**Effective January 1, 2009**

### **Delta Dental PPO Participants will be eligible for Delta Dental Premier Network Discounts**

The Board of Trustees of NAGE/SEIU Local 5000 Trial Court of Massachusetts Health and Welfare Fund has taken under advisement the concerns of the membership regarding the Delta Dental PPO plan and is pleased to announce effective January 1, 2009 all Delta Dental PPO members will be eligible to participate in the Delta Dental Premier discount network.

The Delta Dental PPO Plus Premier plan combines two of Delta's Dental networks - the Delta Dental PPO network and the Delta Dental Premier network, giving you access to dentist that participate in the two networks.

The Delta Dental PPO network is a smaller network of dentist's who have agreed to fees that are up to 25%-30% less than what dentists normally charge. Approximately 20% of dentists who participate with Delta Dental Premier in Massachusetts also participate with Delta Dental PPO. The Delta Dental PPO network will result in greater out-of-pocket savings for you, as compared to the Delta Dental Premier network, in nearly all instances.

#### **How do the benefits work if I receive services from a Delta Dental PPO Provider?**

- The Delta Dental PPO network of dentists has agreed to fees that are on average 25%-30% less than what dentists normally charge.
- When you need dental service, you will be able to select a dentist from one of the 2600 Delta Dental PPO providers and receive 100% coverage for Type I Preventive and Diagnostic services, 80% coverage for Type II Restorative service and 50% coverage for Type III Prosthodontics and Major Restorative services.
- To find if your dentist is part of the Delta Dental PPO network refer to the Directory of Participating Providers available at [www.deltadentalma.com](http://www.deltadentalma.com)

#### **How does the benefit work if I receive services from a Delta Dental Premier Provider?**

- The Delta Dental Premier network is a large network of dentists, with approximately 96% of dentists in Massachusetts participating. Savings are created through Delta Dental-negotiated dentists' fees. Although these fees are generally higher than what would be available through a Delta Dental PPO network provider, they are significant savings over costs from dentists who are not in the Delta Dental networks and save you from balance billing.
- Members or eligible dependents who receive services from a dentist who contracts with the Delta Dental Premier network, but not with the Delta Dental PPO network, are charged the Premier contracted rate. Benefit payments will be based on the PPO out-of-network levels of 80% of the Premier rate for Type I preventive and Diagnostic services, 65% for Type II Restorative services and 40% for Type III Prosthodontics and Major Restorative services.
- To find if your dentist is part of the Delta Dental Premier network refer to the Directory of Participating Providers available at [www.deltadentalma.com](http://www.deltadentalma.com)

#### **How does the benefit work if I receive services from a dental provider that does not contract with Delta Dental?**

- Members or eligible dependents who receive services from a dentist who does not contract with Delta Dental in either the PPO or Premier networks will see no change in their claims. You would still be eligible for coverage, but without the benefit of a Delta Dental negotiated rate. You will be balanced billed for the difference between the dentist full charge and the maximum payment allowed by the Fund. You should submit your claim to Delta Dental in order to receive the out-of-network benefit based on the maximum payment allowed by the Fund. (As a courtesy your dentist might offer to submit the claim on your behalf.)

Two new identification cards for Delta Dental will be mailed to your home within the next two weeks. Both cards are issued in the member's name, but can be used by everyone covered under your plan. You must provide your dentist with the information that is printed on your new ID card at your next dental visit to let the office know your are now eligible for Delta Dental PPO Plus Premier network discounts.

**The Board of Trustees and Delta Dental conducted an intensive but productive process to provide the new Delta Dental PPO Plus Premier program to the members and urge you to take full advantage of your Trust Fund benefits.**

**Please contact the Fund Office with any questions regarding the new dental plan or any Trust Fund benefits at 1-800-641-0700.**