

SANTA MONICA UNITE HERE HEALTH BENEFIT TRUST FUND

Administered By: Benefit Programs Administration
Telephone • (866) 345-5189 • (562) 463-5075 • FAX (562) 463-5894
www.santamonicauniteherefunds.org

To: Participants of the Santa Monica UNITE HERE Health Benefit Fund

From: Board of Trustees of the Santa Monica UNITE HERE Health Benefit Fund

Date: October 2015

Re: New Dental Option Delta Dental PPO – Effective January 1, 2016

The Board of Trustees are pleased to inform you that Effective **January 1, 2016** eligible participants of the Santa Monica UNITE HERE Health Benefit Fund will be offered Delta Dental PPO, (Preferred Provider Organization) as a new dental option to choose from for dental coverage.

The new Delta Dental PPO option will be offered alongside the current United Concordia DHMO (Dental Health Maintenance Organization) dental plan. Eligible participants will have the ability to enroll in the Delta Dental PPO Plan during the Funds annual Open Enrollment which will begin in November 2015 and plan changes will take effect January 1, 2016.

Attached is the dental benefit summary which highlights the benefits provided by the Delta Dental plan. Under the new Delta Dental PPO Plan participants can visit any licensed dentist. However, participants will maximize the value of the Dental plan by selecting a Delta Dental PPO dentist as these dentist have elected to reduce the contracted rates that they charge and can't "balance bill" participants for additional fees. You will note that on the dental benefit summary the benefits are different for services incurred at Delta Dental PPO dentists and a Non-Delta Dental dentist. Participants can find a dentist that is in the Delta Dental Network online at **deltadentalins.com** or by telephone at **(800) 765-6003**.

Once again this is a new dental option for participants; if you are satisfied with your current dental plan under United Concordia you may keep that dental plan as you do not have to make a change. Participants who would like to change to the new dental plan may do so during this year's annual Open Enrollment. Additional information will be provided as part of the Open Enrollment mailing and future information meetings.

If you have questions, please contact the Administrative Office at (866) 345-5189.

On Behalf of the Board of Trustees

Enclosure



DELTA DENTAL PPOSM : YOUR SMILE IS COVERED

GO PPO

Visit a PPO¹ dentist to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at deltadentalins.com.⁴

ACCESS ONLINE SERVICES

Get information about your plan anytime, anywhere by signing up for an Online Services account at deltadentalins.com. This free service lets you check benefits and eligibility information, find a network dentist and more.

CHECK IN WITH EASE

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or social security number. If your family members are covered

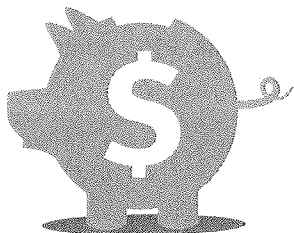
under your plan, they will need your name, birth date and enrollee or social security number. Prefer to take a paper or electronic ID card with you? Simply sign in to Online Services, where you can view or print your card with the click of a button. If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.

UNDERSTAND TRANSITION OF CARE

Did you start on a dental treatment plan before your PPO coverage kicked in? Multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.⁵ You can find this date by logging in to Online Services.

NEWLY COVERED? Visit deltadentalins.com/welcome.

SAVE WITH A PPO DENTIST



PPO



NON-PPO

LEGAL NOTICES: Access federal and state legal notices related to your plan at deltadentalins.com/about/legal/index-enrollee.html

¹ In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

² You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

³ You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

⁴ Verify that your dentist is a PPO dentist before each appointment.

⁵ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier are responsible for any costs. Group- and state-specific exceptions may apply. Enrollees currently undergoing active orthodontic treatment may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.



DELTA.DENTALINS.COM/ENROLLEES



WE KEEP YOU SMILINGSM

Plan Benefit Highlights for: Santa Monica UNITE-HERE Health Benefit Fund

Group No: 17975

Effective Date: 1/1/2016

DELTA DENTAL PPOSM

BENEFIT HIGHLIGHTS

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to the end of the month dependent turns age 26			
Deductibles Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics?	\$50 per person / \$150 per family each calendar year			
	Yes			
Maximums	\$2,000 per person each calendar year			
Waiting Period(s)	Basic Benefits None	Major Benefits None	Prosthodontics None	Orthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants	100 %	80 %
Basic Services Fillings and simple tooth extractions	80 %	80 %
Endodontics (root canals) Covered Under Basic Services	80 %	80 %
Periodontics (gum treatment) Covered Under Basic Services	80 %	80 %
Oral Surgery Covered Under Basic Services	80 %	80 %
Major Services Crowns, inlays, onlays and cast restorations	50 %	50 %
Prosthodontics Bridges, dentures and implants	50 %	50 %
Orthodontic Benefits Adults and dependent children	50 %	50 %
Orthodontic Maximums	\$1,500 Lifetime	\$1,500 Lifetime

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, PPO contracted fees for Premier dentists and PPO contracted fees for non-Delta Dental dentists.

Delta Dental of California
100 First St.
San Francisco, CA 94105

Customer Service
800-765-6003

Claims Address
P.O. Box 997330
Sacramento, CA 95899-7330

deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.