



Local 731, I. B. of T., Welfare Fund

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NOTICE Payment of Dental Claims

September 2008

To All Participants in the following Local No. 731 Health and Welfare Funds:

- Health and Welfare Fund of the Excavating, Grading and Asphalt Craft, Local No. 731 (EIN 36-6073848)
- Local No. 731, I.B. of T., Private Scavengers Health and Welfare Fund (EIN 36-2392752)
- Local No. 731, I.B. of T., Garage Attendants, Linen and Laundry Health and Welfare Fund (EIN 36-6073849)

This notice describes a change to the rules governing how dental benefits are paid. We suggest that you keep this notice with your SPD for future reference.

Effective September 1, 2008, Delta Dental will pay your out-of-network dentist directly if you assign benefits to the dentist in writing. Note that you will still be responsible for any amounts in excess of the benefits payable on the claim. You are not required to assign benefits to the dentist—you can still pay the bill yourself, and Delta will reimburse you for the portion payable by the Plan.

In summary, the claim payment rules for dental claims are:

- All benefit payments for services rendered by a dentist in the Delta PPO or Delta Premier networks will be paid directly to the dentist. Delta PPO and Delta Premier dentists will submit claims to Delta on your behalf.
- All benefit payments for services rendered by an out-of-network dentist (a dentist who is not in either the Delta PPO or Delta Premier networks) will be paid directly to you, the employee, unless you or your spouse has assigned benefits to the dentist. You are responsible for submitting out-of-network claims to Delta Dental—contact Delta Dental at 1-800-323-1743 for directions and a claim form.

Reminders

- You get the best savings if you use a Delta PPO dentist.
- You do not have to enroll or sign up in order to use a Delta PPO or a Delta Premier dentist. Simply call the Delta PPO or Premier dentist of your choice and make an appointment.
- You can find a Delta PPO or Delta Premier dentist by calling Delta Dental at 1-800-323-1743 or visiting www.deltadentalil.com.