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Subject Dental Info

Here are the most common questions asked about the change in our Benefit Trust dental plan:

When will UP make the switch to Delta Dental?

April 1, 2008

How will our dental benefits change with Delta Dental?

Only for the better! We have added coverage for TMJ, an additional annual cleaning during pregnancy, and we have streamlined the orthodontic reimbursement process. And remember, you'll continue to be able to have two cleaning per calendar year at any point in time during that year.

Will we still be able to visit the dentist of our choice?

Yes, the Delta Dental P.O. Program allows you the freedom to visit any dentist - either in or out of the Delta Dental P.O. network. However, you should be able to find an in-network dentist with the large number of dentists that participate in the Delta Dental P.O. Program!

What does P.O. stand for?

Preferred Provider Organization

What are the advantages of using a dentist that participates with the Delta Dental P.O. network?

Well, first, you will usually pay the lowest amount for services when you visit a dentist in the Delta Dental P.O. network. Also, Delta Dental will pay the P.O. dentist directly and you will only be responsible for your co-insurance amount. Finally, the P.O. dentist will complete all claim forms and submit them to Delta Dental for you at no charge.

Is there more than one network?

Yes, there are 2 networks. In addition to the Delta Dental P.O. network, UP members will have access to the Delta Premier network.

What is the difference between the Delta Premier network and the Delta Dental P.O. network?

The Delta Premier dentists charge more than Delta Dental P.O. dentists. However, your costs will still be significantly reduced when using a Delta Premier dentist as opposed to going to a dentist out-of-network. Delta Dental will pay the Delta Premier dentist directly and you will only be responsible for your co-insurance amount. Also, the Delta Premier dentist will complete all claim forms and submit them to Delta Dental for you at no charge.

What can I do if my dentist is out-of-network?

You can invite your dentist to join the Delta Dental P.O. or Premier network. You can find the Recommend Your Dentist form on the Delta website.

Will there be an annual maximum?

Yes, the maximum benefit paid per calendar year is \$2500 per eligible member and \$2500 per each eligible dependent. However, and this is very exciting, effective 4/1/08 you will have a new maximum benefit of \$2500 for the rest of the 2008 calendar year. (The annual maximum includes orthodontia.)

How will that work?

For example, if you spent \$1000 from 1/1/08 - 3/31/08, effective 4/1/08 your maximum calendar year benefit would not be reduced from \$2500 to \$1500 - you would be able to go back up to the \$2500! This will only be offered during 2008.

My son is currently undergoing orthodontic treatment? How will this switch to Delta Dental affect my claim?

The last thing I want to see happen is to have a UP member caught in the middle due to a change in dental carrier. Delta Dental will assume responsibility for the portion of all ongoing claims that occur after 4/1/08. For example, if you have completed 18 months of a 24 month orthodontic treatment, Delta Dental will assume the responsibility for the remaining 6 months.

I have a daughter who is starting orthodontic treatment in June? How will the payment schedule work?

Delta Dental's orthodontic payment process is very simple. At the time of banding (when the braces are put on) you will receive a payment for 50% of the contracted amount. And then at the 1st anniversary of the banding you will receive the remaining 50%. It just doesn't get any easier than that!

What is the new group number and where do I send the claim forms? What is Delta Dental's customer service number?

The Delta Dental Group Number is 00165. Claims can be mailed to Delta Dental of New York, One Delta Drive, Mechanicsburg, PA 17055. The customer service number is 800-471-7093 and

it is open 8am to 8pm (Monday - Friday).

Is there a Delta Dental website that I can go to?

Yes, just go to www.WeKeepYouSmiling.com.

Will I receive any information directly from Delta Dental?

You will be receiving an enrollment package in the mail from Delta Dental in addition to an ID card. You'll also be able to print additional enroll cards off the Delta website.

Can I call the BTF if I have more questions?

Of course! Our number is 800-887-FUND and we look forward to helping you during this exciting change to Delta Dental

John

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