



A Publication for Members of  
Bricklayers & Allied  
Craft Workers Local 2

Group Number: (NY 2545)

# For Your Benefit

## Welcome To Delta Dental!

Delta Dental is pleased to be your dental claims administrator. Delta Dental's goal is to make the use of your dental benefits as user-friendly as possible. Here is some useful information about your program. Please contact us with any questions you may have.

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## The Delta Dental Difference®

As a Delta Dental enrollee, you enjoy a number of benefits that we call The Delta Dental Difference®.

➔ **Lower out-of-pocket costs.** When you visit a Delta Dental participating dentist you save money. Delta Dental dentists accept agreed-upon fees – Delta Dental's Maximum Plan Allowances – as payment in full. These allowances mean lower fees to the dentist and lower costs to you since your copayment will be less. Depending on the type of treatment, you may not even have a copayment. By selecting a



participating dentist, you can limit your out-of-pocket costs. A dentist who does not participate with Delta Dental does not contract to limit your costs.

➔ **Largest dentist network.** With more than 171,000 dental offices across the country participating with Delta Dental, chances are your dentist already is a Delta Dental dentist.

➔ **Freedom of choice of dentists.** You can select any licensed dentist you want, but you can improve your benefits by choosing a Delta Dental dentist.

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## www.MidAtlanticDeltaDental.com

*Find Delta Dental dentists, get benefit information*

Looking for a Delta Dental participating dentist near you?

Want to know your program benefits?

That information and more is just a click away at Delta Dental's web site: [www.MidAtlanticDeltaDental.com](http://www.MidAtlanticDeltaDental.com).

Delta Dental's web site features:

- **Online dentist directory.** Search for Delta Dental participating dentists by name, location, address, radius distance, specialty and network type. Directions and maps to dentists' offices are also available online.
- **Program benefits and eligibility.** Access – through a secure login system – your account information, including program benefits, eligibility, status of deductibles, maximum usage, and claim status.

- **Claim forms.** Download a claim form for those occasions when a non-participating dentist's services are used. Delta Dental participating dentists handle claim forms and all other paperwork for Delta Dental enrollees.

- **Customer service.** Delta Dental can accept inquiries of any nature through the "Contact Us" section of Delta Dental's web site. Customer service representatives promptly respond to questions and comments on such matters as claim status, eligibility, benefits and dentist network participation.

- **Dental health tips.** Learn how to get the most from your dental coverage. Get information on such diverse topics as caring for children's teeth, and coping with teeth grinding.



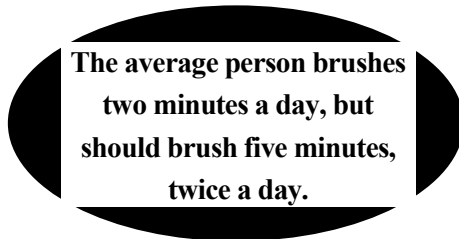
*We keep you smiling®*

# The Delta Dental Difference (Continued from page 1)

- **No balance billing.** Delta Dental dentists will not charge you any more than your copayment and deductibles, if applicable, before Delta Dental has processed your claim. With a non-participating dentist, you will be responsible for paying the dentist's total bill and then submitting a claim for reimbursement of Delta Dental's portion of its allowance.
- **Claims convenience.** Delta Dental dentists handle the normal paperwork for your dental visit by submitting the claim to Delta Dental directly. In turn, Delta Dental pays benefits directly to participating dentists. With a non-participating dentist, you may have to pay the dentist's fee at the time of treatment, and you may have to send in the claim form for reimbursement.
- **Quality steps.** By processing and closely reviewing claims, Delta Dental makes sure the care you receive is effective.

Hands-on reviews by licensed dentists retained as consultants ensure that dental services on any extensive claim meet customary benefit conditions before the claim is processed. Delta Dental's predetermination process lets you see in advance whether proposed treatments are eligible for benefits and what your out-of-pocket costs will be.

- **Pre-existing conditions covered.** Delta Dental provides benefits for pre-existing conditions in the interest of your good dental health.



## How Your Delta Dental Program Works

	Delta Dental PPO	Delta Dental Premier®	Non-Participating
Example of Fee Charged	\$120	\$120	\$120
Sample Plan Payment Allowance	\$80	\$90	\$90
Percentage of Allowance Paid by Delta Dental	80%	80%	80%
Delta Dental Pays	\$64	\$72	\$72
Patient Pays	\$16 (\$80 - \$64 =)	\$18 (\$90 - \$72 =)	\$48 (\$120 - \$72 =)

*These are hypothetical numbers for illustrative purposes. Assume no maximum or deductibles are applicable.*

With Delta Dental, you have complete freedom of choice in selecting a dentist. You can choose a dentist from the **Delta Dental Premier** (Premier) or **Delta Dental PPO** (PPO) networks, or a dentist who does not participate in either network. Your choice of dentist can determine your cost savings.

Your total out-of-pocket payment is least if you go to a PPO dentist, is more if you go to a Premier dentist, and likely will be highest if you go to a non-participating dentist.

PPO dentists will accept the PPO Maximum Plan Allowance (MPA) or the dentist's fee – whichever is less (the

PPO Allowed Amount) – as payment in full for covered services. Delta Dental's benefit is a percentage of the PPO Allowed Amount, which may require a copayment on your part (*see table above*). Deductibles may also apply.

Premier dentists will accept the Premier MPA (a slightly higher MPA) or the dentist's total charge – whichever is less (Premier Allowed Amount) – as payment in full for covered services. Delta Dental's benefit is a percentage of the Premier Allowed Amount, which may require a copayment on your part (*see table above*). Deductibles may also apply.

For services received from non-participating dentists, Delta Dental reimburses you Delta Dental's percentage of the Premier Allowed Amount. These non-participating dentists do not contract to limit their charges. Therefore, you are responsible for these dentists' total charges without limit by Delta Dental, including applicable copayments and deductibles.

## Eligibility and Billing

Delta Dental is offering the members of Bricklayers & Allied Craft Workers Local 2 a voluntary dental plan through Wolfpack Insurance Services, Inc.



You are responsible for contacting Wolfpack to enroll in the program and to pay the premium for your coverage.

You can establish an account by submitting your enrollment form to:

**Wolfpack Insurance Services, Inc.**  
**P.O. Box 720**  
**Belmont, CA 94002-0720**

All billing is handled by Wolfpack. Wolfpack will bill you directly on a monthly basis.

The Fund will not be involved in the billing, enrollment or eligibility of your dental plan.

If you have any questions regarding enrolling in your dental program, please contact Wolfpack at **1-888-837-7511**.

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### IMPORTANT

In order to be eligible for benefits in the contract year beginning **May 1, 2007**, your enrollment form and payment **MUST** be postmarked by **May 1, 2007**.

In order to be eligible for benefits beginning the first of any month after **May 1, 2007**, your enrollment form and payment must be postmarked by the **15th of the prior month**.

**U.S. and Japanese studies have found that black or green tea has antibacterial powers that may prevent cavities and gum disease.**

# Your Dental Care Benefits

Your dental care program is an excellent benefit. Here is a summary of you benefit information:

- **Eligibility.** Employees, spouses, and dependent children to age 19 – or to age 23 if full-time student – are eligible for benefits.
- **Deductibles.** Deductibles do not apply to diagnostic, preventive, and orthodontic services. All other covered services provided by participating and non-participating dentists are subject to an annual per-person deductible of \$25 with a family limitation of \$75 regardless of the number of patients in the family.
- **Annual maximum.** \$1,000 per person based on contract year.
- **Orthodontics maximum.** \$1,000 lifetime per patient. Benefit for dependent children to age 19 only.

**Over 40 percent of Americans have at least one tooth that would benefit from treatment.**

The following schedule illustrates the Delta Dental payment and your copayment percentages for covered procedures.

Category	Service	Paid by Delta Dental	Paid by Patient
DIAGNOSTIC	Exam and x-rays, twice in any contract year	100%	0%
PREVENTIVE	Fluoride treatments to age 19; prophylaxis (twice in any contract year); sealants to age 14 (once in any 36-month period)	100%	0%
BASIC RESTORATIVE	Fillings (amalgam/silver and composite/white non-molar)	80%	20%
ORAL SURGERY	Extractions	80%	20%
ENDODONTICS	Root canal therapy	80%	20%
PERIODONTICS	Treatment of gum disorders	80%	20%
MAJOR RESTORATIVE	Inlays, onlays, crowns	50%	50%
PROSTHODONTICS	Dentures, bridgework	50%	50%
ORTHODONTICS	Straightening of teeth. For dependent children to age 19 only.	50%	50%
TMJ	Reversible procedures for treatment of temporomandibular joint dysfunctions	50%	50%

Monthly Rates	
Member Only	\$40.97
Member & One Dependent	\$69.97
Member & Family	\$103.89

## Predetermination

Predetermination enables you and your dentist to know in advance what the Delta Dental payment will be for any service that may be in question.

Delta Dental strongly recommends a predetermination if total charges are expected to exceed \$300.

Your dentist should submit the claim before performing services.



Delta Dental acts promptly in returning the predetermination voucher to your dentist (with a copy to you), explaining patient eligibility, scope of benefits, and the period of time for completion of services.

Delta Dental's payment of the predetermined amount is dependent

upon continued employee eligibility. Payment may be reduced due to coordination of benefits with other coverage for which the patient is eligible.

Once the service is completed, the voucher with service dates and signatures should be submitted to Delta Dental for prompt payment.

## How To File A Claim

With Delta Dental, participating dentists will submit claims for you. But, if you visit a non-participating dentist, you may need to submit your own claim. Just follow these easy steps to ensure efficient processing.

- Obtain a claim form from your human resource office, or from Delta Dental by calling (800) 932-0783 or by visiting Delta Dental's web site at [www.MidAtlanticDeltaDental.com](http://www.MidAtlanticDeltaDental.com).
- Present it to the attending dentist when making a first visit. If a predetermination is necessary, the dentist will submit the claim to Delta Dental in advance of planned treatment. Otherwise, your dentist will perform the service and then submit the claim.
- If the predetermination process is favorably completed, the form will be returned to the dentist to render the planned treatment.
- On completion of the covered predetermined course of treatment, the dentist will submit the claim for payment. Delta Dental will pay the attending dentist if he/she is a Delta Dental participating dentist. If he/she is not, Delta Dental will pay you for covered benefits.
- Delta Dental will notify you in writing of the amount of benefits which are paid on your behalf and the amount which you must pay (called a Notice of Payment).



All claims are processed at Delta Dental's regional headquarters in Mechanicsburg, Pennsylvania, regardless of where you live or where you received treatment.

**Jaw muscles can contract with a force as great as 55 pounds on the incisors and 200 pounds on the molars.**

## Work In Progress

If you have a treatment in progress as you are joining Delta Dental, we aim for a smooth transition.

Procedures that are begun (opened or prepared) – such as crowns, root canals, dentures and bridgework – prior to the effective date of Delta Dental's coverage are considered to be the responsibility of the previous carrier.

Procedures that may overlap carriers may require several weeks for completion.

Periodontics and fillings are examples of procedures normally started and completed on the same date of service and would not be affected by overlapping coverage. Delta Dental considers itself liable for a procedure once the procedure irrevocably begins after the effective



date of Delta Dental's coverage. For example, Delta Dental assumes responsibility for a crown when the tooth is prepared (impression made), and for a root canal when the canal is initially opened.

Delta Dental's payments are automatically sent directly to participating dentists or the enrollee if the dentist does not participate with Delta Dental. Therefore, you and the dental office do not need to resubmit the claim for periodic payments for treatment as long as an initial claim was sent to Delta Dental. You are expected to notify Delta Dental if treatment ceases early.

For work-in-progress claims for orthodontics when it is a covered benefit, Delta Dental will pay no more than its contracted maximum lifetime amount for orthodontic services minus any payments made by previous carriers.

## Toll-Free Access Questions? Concerns?

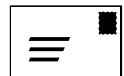
If you ever have a question about your Delta Dental program, please call our toll-free number between 8 a.m. and 8 p.m. (EST), Monday through Friday. You should reference your group number (**NY 2545**) when calling customer service.

**(800) 932-0783**



Delta Dental's dentally trained representatives will be happy to assist you.

Or write us at:  
Delta Dental  
One Delta Drive  
Mechanicsburg, PA 17055



## Test Your Dental Knowledge

1. Americans use an average of how much dental floss each year:
  - A. one mile
  - B. 14 inches
  - C. 28 inches
  - D. 16 feet
2. The percentage of adults who do not visit the dentist regularly is:
  - A. 50 percent
  - B. 10 percent
  - C. 23 percent
  - D. 5 percent
3. The percentage of adults with fillings is:
  - A. 50 percent
  - B. 63 percent
  - C. 78 percent
  - D. 96 percent
4. The percentage of those over age 65 who do not have all of their teeth is:
  - A. 40 percent
  - B. 50 percent
  - C. 60 percent
  - D. 70 percent

Answers: 1) B 2) A 3) D 4) A

**Dental examinations can uncover  
120 medical conditions.**