

June 2006

IMPORTANT NOTICE REGARDING YOUR DENTAL BENEFITS

TO: ALL ELIGIBLE PARTICIPANTS OF THE
MICHIGAN LABORERS' HEALTH CARE FUND

Dear Participant:

We are pleased to announce that, *effective July 1, 2006*, the Fund will again provide dental coverage. As discussed below, this coverage is now offered through two (2) Delta Dental networks – the **DeltaPreferred** and the **DeltaPremier** networks. These networks are two of Michigan's largest networks of participating dentists.

How The Dental Program Works

Effective July 1, 2006, eligible participants may go to *any* licensed dentist, regardless of whether your dentist participates in the Delta Dental networks, and have dental coverage up to the per person annual and lifetime maximums. This dental benefit applies to dental claims incurred after July 1, 2006. The per person, *per-calendar-year* maximum is \$1,000 and will continue to apply. The per person *lifetime* benefit for orthodontics is \$2,250.

Preventive dental services (called Class I benefits) are paid at ninety percent (90%) of the allowed amount. Restorative dental benefits, which include bridges and dentures (called Class II and III benefits), are paid at seventy-five percent (75%) of the allowed amount. The allowed amounts are listed on the enclosed dental fee schedule. This is a *current* usual, customary and reasonable (UCR) fee schedule.

Payment for services will be based on the ***lowest*** of the following fees:

- 1) the dentist's submitted fee; or
- 2) the amount in the Delta Dental Fee Schedule; or
- 3) the amount in the Michigan Laborers' Health Care Fund Dental Fee Schedule.

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The Delta Dental Networks

Although eligible participants may use any dentist, you will likely save money if you use a dentist that participates in either the **DeltaPreferred Option** network or the **DeltaPremier** network.

If you go to a **DeltaPreferred Option** dentist, your out-of-pocket costs should be lower because these dentists accept a fee schedule that is lower than the fee schedule used for dentists that participate in the **DeltaPremier** network. There are more than 1,300 Michigan dentists in the **DeltaPreferred** network and more than 57,000 participate in the **DeltaPreferred** network nationwide.

If you use a dentist that participates in the **DeltaPremier** network, you should still save money, but you may pay slightly more than you might otherwise with a **DeltaPreferred** dentist. More than 5,000 Michigan dentists participate in the **DeltaPremier** network and more than 117,000 dentists participate in the **DeltaPremier** network nationwide.

All of Delta Dental's participating dentists will complete and file claims for their patients with Delta Dental coverage. And, the Fund will pay the dentists, through Delta Dental, directly.

If you want the names of participating Delta Dental dentists, call the Michigan Laborers' Health Care Fund, toll-free at 1-877-645-2267, during normal business hours. You can also access a dentist directory on Michigan Laborers' website at www.michiganlaborers.org.

Included in this packet are the following documents that should answer your most frequently asked questions about this dental benefit:

- Payment Example
- Q&As
- Dental Fee Schedule
- Summary of Dental Plan Benefits

Finally, these new dental benefits are subject to all of the Fund's Coordination of Benefit provisions and all of the Fund's exclusions and limitations, including but not limited to the exclusions related to claims incurred in a foreign country and those that result from a motor vehicular accident.

If you have questions about your new dental program, please call Michigan Laborers' Health Care Fund at 1-877-645-2267.

Sincerely,

Michigan Laborers' Health Care Fund
Board of Trustees