



**SOUTHERN CALIFORNIA IBEW – NECA TRUST FUNDS**

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**December 10, 2008**

**To: Participants of the Southern California IBEW-NECA Health Plan's Self-Funded Dental Plan**

**From: Trust Funds Administrative Office**

**RE: Delta Dental PPO Plan**

The Board of Trustees is pleased to announce the replacement of the Self-Funded IBEW-NECA Dental Plan with the new Delta Dental PPO Plan. The new Delta Dental PPO Plan will be effective January 1, 2009 and all participants currently enrolled in the Self-Funded IBEW-NECA Dental Plan will be enrolled automatically in the new Delta Dental PPO Plan. For the vast majority of participants this change should provide dental benefits that are as good as or better than the benefits currently provided, with lower out-of-pocket costs, and with access to Delta Dental's PPO provider network, the largest dental PPO network in the state.

For example, the new Delta Dental PPO Plan provides a maximum annual benefit of \$2,500 per member when you use Delta Dental PPO participating providers. If you use non-participating providers you will still receive a maximum annual dental benefit of \$2,000. The enclosed benefit summary describes the benefits available under the new Delta Dental PPO Plan.

In order to maximize your benefits under the new Delta Dental PPO Plan, participants in the Self-Funded IBEW-NECA Dental Plan should be sure to take the following steps:

1. If you are seeing your dentist before the end of the year, be sure to tell the dentist that you are changing plans effective January 1, 2009, and that your new plan will be a **Delta Dental PPO Plan**.
2. When you do see your dentist, ask the dentist if he or she is a **Delta Dental PPO participating provider**. Delta Dental has two provider networks: the Delta Dental PPO network and the Delta Dental Premier network. You will receive the greatest benefits if you use a Delta Dental PPO participating provider. If you use a Delta Dental Premier participating provider, your benefits will be paid under the "Out-of-Network" benefits shown on the [attached summary](#).
3. Since this new plan is a dental PPO plan, you can go to any licensed dentist and receive dental benefits. However to receive the richest benefits, you must use dentists who belong to the **Delta Dental PPO** provider network.

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4. You can find a **Delta Dental PPO** participating dentist by visiting the Delta Dental website at [www.deltadentalins.com](http://www.deltadentalins.com). On the home page, under the drop-down menu for "Find A Dentist" select "Delta Dental PPO" as the plan and then "Search." After you select "California" as the state, you will be able to search the Delta Dental PPO Provider Directory to look for a dentist by location or by name. You can also call Delta Dental's Customer Service at (800) 765-6003 for assistance.
5. Delta Dental will be sending 2 ID cards to all participants who are moving from the Self-Funded IBEW-NECA Dental Plan to the new Delta Dental PPO Plan. However, you don't need an ID card to see your dentist. Delta Dental providers, whether they belong to the Delta Dental PPO network or to the Delta Dental Premier network, will contact Delta Dental directly to verify your eligibility when you go to the dental office for treatment. Also once the new plan is effective on January 1, 2009, you will be able to print your own ID cards from the Delta Dental website at [www.deltadentalins.com](http://www.deltadentalins.com).
6. If you are already receiving dental treatment on an on-going basis (for example, orthodontic care) Delta Dental will be responsible for paying for all covered dental care completed on or after January 1, 2009. You should not have to change dentists in the middle of your treatment in order to receive dental benefits.
7. If you have any questions regarding your coverage under the new plan and need information before January 1, 2009, you can call Delta Dental at 1-800-765-6003. Once connected you can enter option "3" for new members and you will be immediately transferred to a live Customer Service Representative who will be happy to assist you.

The Fund Office is working closely with Delta Dental to ensure that the transition to the new Delta Dental PPO Plan is beneficial to all plan participants and their dependents who are currently enrolled in the Self-Funded IBEW-NECA Dental Plan.