



April 2009

To: Participants of the Southern California IBEW-NECA Health Plan's Dental Health Maintenance Organization (DHMO) Plans

From: Trust Funds Administrative Office

RE: Delta Dental PPO Plan

Website: www.scibew-neca.org

The Board of Trustees recently announced the replacement of the Self-Funded IBEW-NECA Dental Plan with the new Delta Dental PPO Plan. The Delta Dental PPO Plan should not be confused with the DeltaCare USA Plan, which is a dental health maintenance organization.

The new Delta Dental PPO Plan was effective January 1, 2009 and all participants enrolled in the Self-Funded IBEW-NECA Dental Plan were enrolled automatically in the new Delta Dental PPO Plan. For the vast majority of participants this change provides 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 the member uses a Delta Dental PPO participating provider. If a non-participating provider is used, members will still receive a maximum annual dental benefit of \$2,000.

Since this new plan is a dental PPO plan, participants can go to any licensed dentist and receive dental benefits. However to receive the richest benefits, participants must use dentists who belong to the **Delta Dental PPO** provider network.

To find a **Delta Dental PPO** participating dentist participants may visit the Delta Dental website at <u>www.deltadentalins.com</u>. On the home page, under the drop-down menu for "Find a Dentist" select "Delta Dental PPO" as the plan and then "Search." After selecting "California" as the state, participants will be able to search the Delta Dental PPO Provider Directory to look for a dentist by location or by name. Participants may also call Delta Dental's Customer Service at (800) 765-6003 for assistance.

As a Plan Participant you should review all the Dental Plan carrier choices available to you. Plan Participants currently have the choice of enrolling in one of the following dental plans: Delta Dental PPO Plan, Safeguard (DHMO), Cigna Dental (DHMO), United Concordia (DHMO) or DeltaCare USA (DHMO). Once you are enrolled in a medical or dental plan you must remain enrolled in that plan for twelve consecutive months. After those twelve months, you may change your enrollment to an alternate plan.

For more information regarding eligibility and/or to request information on the plans, visit www.scibew-neca.org or contact the Membership Department at (323) 221-5861.