

ILWU-PMA BENEFIT PLANS /

International Longshore & Warehouse Union —
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ILWU-PMA Pension Plan
ILWU-PMA Welfare Plan

ILWU-PMA Watchmen Pension Plan

April 30, 2020

To: ILWU Longshore, Ship Clerk, Walking Boss/Foreman, and Watchmen Locals

From: Mario Perez, Director of Benefit Plans

Subject: New Delta Dental Network Effective April 1, 2020

The attached notice is being mailed to members enrolled in Delta Dental in California, Oregon Dental Service, and Washington Dental Service, which are Delta Dental Plans. The new network is in addition to the current network in place and will further reduce member out-of-pocket costs when utilizing PPO Network dentists.

Attachment

cc: Area Welfare Directors

A copy of this memo can be downloaded at www.benefitplans.org

ILWU-PMA Pension Plan
ILWU-PMA Welfare Plan

ILWU-PMA Watchmen Pension Plan

April 2020

**Subject: ILWU-PMA Welfare Plan
New Delta Dental Network Effective April 1, 2020 – Delta Dental PPO**

Effective April 1, 2020, the Delta Dental PPO Network will be added to the ILWU-PMA Welfare Plan's Delta Dental Adult Program.

The Delta Dental PPO Network is in addition to the current Delta Dental Premier Network. You will be allowed to continue utilizing dentists in the current Delta Dental Premier Network and receive the same out-of-pocket savings you have been receiving. This change will allow for two networks of dentists to reduce your out-of-pocket costs when utilizing PPO network dentists.

To search for dentists in the Delta Dental PPO Network, visit www.deltadentalins.com and use the Find a Dentist section on the right side of the screen. On the "Select Network" dropdown, you can use Delta Dental PPO to search for dentists in the new network, or Delta Dental Premier, to search for dentists in the current network.

For questions on locating a dentist or your dental benefits, please call Delta Dental of California at 800-765-6003, Oregon Dental Service at 877-277-7280, or Washington Dental Service at 800-367-4104.

If you have any questions, please contact the Benefit Plans Office at 415-673-8500.

Attached is a notice from Delta Dental explaining the changes.

Attachment

Making the Switch

Moving to Delta Dental PPO™ from Delta Dental Premier®



What are the PPO plan's advantages?

- **No claims to deal with.** Just like under your previous plan, you'll never have to submit any claim paperwork when you visit a Delta Dental dentist.
- **Lower out-of-pocket costs.** PPO dentists have agreed to reduced fees that are often less than Premier fees. This means that you can get more services for less money out of your pocket. As with your Premier plan, you won't be charged more than your expected share of the bill when you visit a PPO dentist.

• Access to the same large network.

You can still visit any dentist in the Premier network, which is the largest dentist network nationwide.¹ That means you can stay with your dentist if you want to.

Can I still visit a Premier dentist?

Yes. Although Premier dentists aren't in the PPO network, your plan will cover the same percentage of the fee. If you choose a Premier dentist, you'll still usually save more than if you choose a non-Delta Dental dentist.

Save with a PPO dentist



PPO



PREMIER



NON-DELTA DENTAL

¹ NetMinder Dental Network Trend Report, September 2019. Delta Dental Premier is the largest dentist network nationwide, based on total unique dentists.



Can I ask my dentist to join the PPO network?

Yes. Visit deltadentalins.com/recommend to recommend your dentist for the PPO network. Although the final decision is up to your dentist, your encouragement might help him or her decide. During your next appointment, you can also ask your dentist about joining the PPO network.

How can I tell if my dentist is Premier or PPO?

Your dentist might already be a PPO dentist. To find out, visit deltadentalins.com. In the **Find a Dentist** section, enter your location, network and your dentist's name. You can also call your dental office and ask whether your dentist is a contracted Delta Dental PPO dentist.

What's the difference between a Premier dentist and a PPO dentist?

PPO dentists have agreed to reduced fees, which leaves more money in your pocket. Visit a dentist in our robust, nationwide PPO network to maximize your savings.

How can I find a dentist?

If you need a dentist, find a PPO dentist online at deltadentalins.com.