

ILWU-PMA BENEFIT PLANS /

International Longshore & Warehouse Union —
Pacific Maritime Association www.benefitplans.org

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ILWU-PMA Pension Plan
ILWU-PMA Welfare Plan

ILWU-PMA Watchmen Pension Plan

October 29, 2014

To: ILWU San Francisco Locals 10, 34, 75, 91

From: Mario Perez, Manager, Welfare Plans

Subject: Dental Program Choice Form

Enclosed is a revised Dental Program Choice Form. The form has been updated to include:

- Dependent Children are eligible up to age 26
- Maximum Allowable Charge (MAC), formerly UCR

A supply will be sent to you. Please discard any old dental program choice forms that you may have.

Enclosure

cc: Joe Cabrales, Area Welfare Director

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

ILWU-PMA Welfare Plan Dental Program Choice Form

For San Francisco Locals 10, 34, 75, 91
and Retirees and Survivors living in San Francisco Bay Area

CHECK (✓) YOUR CHOICE AND SIGN BELOW

DENTAL PROGRAM

Delta Dental of California

Member's Name – PLEASE PRINT

Gentle Dental San Francisco
(San Francisco location only)

Member's Signature

Dental Health Services
If you choose Dental Health Services
(DHS), you must choose a dentist from
the directory of DHS Participating
Providers as your regular dentist. Please
list your DHS dentist below.

Date Local Registration No.

()
Telephone Number

Name of Dentist – PLEASE PRINT

Provider #

Street

City

City

State

Zip

DENTAL CHOICE

Eligible families in San Francisco Locals 10, 34, 75, 91 and retirees and survivors living in the San Francisco Bay Area are now offered a choice of dental plans. The choice is made when eligibility is first obtained. Plans may be changed during Annual Enrollment each year, in May. In addition to the May Annual Enrollment period, members may change their dental plan once at any time during the Plan Year (July 1-June 30). You must give the Benefit Plans Office written notice of your change. The Benefit Plans Office will provide written confirmation of the change and notice of the effective date. Retirees and survivors are also offered a choice when they move into a new area where more than one plan is available.

If you are a new eligible, or if you want to change dental plans, complete and mail this form to:

ILWU-PMA Benefit Plans
1188 Franklin Street, Suite 101
San Francisco, CA 94109

EFFECTIVE DATE

If you have just become eligible for ILWU-PMA Welfare Plan benefits, your dental coverage begins the same date as your Welfare Plan eligibility. Enrollment forms will be sent to your address of record.

If you are already enrolled but are changing dental plans during the May Annual Enrollment period, your coverage under the new plan begins July 1. If you are changing dental plans during the Plan Year, your coverage under the new plan will begin as soon as possible following receipt of your request in the Benefit Plans Office.

(OVER)

If you are a retiree or survivor moving to a new area, your coverage under the new plan will coincide as nearly as possible with your move.

BENEFITS

The Dental Plans are briefly described in this section. You will be furnished with a Supplemental Summary Plan Description for the Dental Plan you choose. If you wish to examine Plan Descriptions for the plans in your area before making your choice, they are available upon request at the Locals, the Benefit Plans Office, or your Area Welfare Director. Dental benefits for Dependent Children will terminate on the first of the month following the attainment of age 26.

Delta Dental of California: You may visit any licensed dentist. By selecting a participating dentist (member of Delta Dental) you are assured of direct payment to the dentist and a guarantee of the maximum benefits payable. No identification card is necessary. The dentist submits the claim to Delta Dental, and payment is made directly to the dentist. Most dentists in California have the necessary claim forms. The adult dental program pays 80% of the participating Dentist's Maximum Allowable Charge (MAC) for covered services. Use of a non-Delta Dental dentist may result in Plan payment of less than 80% and member responsibility of more than 20%. The children's dental program covers children up to age 19 and provides covered dental services, other than orthodontic services, at no cost to the patient. For orthodontic services, Delta Dental will pay 90% of the Dentist's Maximum Allowable Charge (MAC) for children up to age 19. The member is responsible for the remaining balance.

Gentle Dental San Francisco: All dental services are provided at the Gentle Dental Group San Francisco office. No identification card is necessary, there are no claim forms to fill out, and prior authorization of treatment is not required. Covered services are provided at no cost to the patient. For orthodontic services the Gentle Dental Group Plan will pay 90% of the Dentist's Maximum Allowable Charge (MAC) for children up to age 19. The member is responsible for the remaining balance.

Dental Health Services: Under this plan, all services are provided by DHS contracted dentists. You must choose a dentist from the directory of Dental Health Services Participating Providers as your regular dentist. You must see this dentist except for emergencies. No identification card is necessary, there are no claim forms to fill out, and prior authorization of treatment is not required. Most covered services are provided at no cost to the patient. For orthodontic services the DHS Group Plan will pay 90% of the DHS contracted dentist's Maximum Allowable Charge (MAC) for children up to age 19. The member is responsible for the remaining balance.

PLAN CHOICES AND WHERE SERVICES ARE OBTAINED

DELTA DENTAL OF CALIFORNIA

*Services provided by any licensed dentist
However, you must use a Delta Dental participating dentist to be assured of 80% payment of the participating Dentist's MAC for adults; 100% payment for children; and 90% of the participating Dentist's MAC for orthodontic services for children up to age 19.*

GENTLE DENTAL SAN FRANCISCO

*(San Francisco location only)
Services provided at group office only:
2364 Geary Blvd. (across from Kaiser)
San Francisco, CA*

DENTAL HEALTH SERVICES

*Services provided by DHS contracted dentists.
Refer to DHS' Directory of California Participating Dentists or visit DHS' website at
www.dentalhealthservices.com*

Note: Dental Implants – Benefits for approved dental implant procedures are not provided under any of the ILWU-PMA Welfare dental plans. A request for review (precertification) of proposed dental implant procedures should be submitted to the Benefit Plans Office.