

**A SUPPLEMENTAL SUMMARY PLAN DESCRIPTION
LIFEMAP-WILLAMETTE DENTAL PLAN
PORTLAND/VANCOUVER LOCALS 4, 8, 40, 92**

A general description of the LifeMap-Willamette Dental Plan is provided in the accompanying LifeMap-Willamette inserts. This insert provides additional information for ILWU-PMA Welfare Plan Participants. The insert and the LifeMap-Willamette insert together comprise the ILWU-PMA Welfare Plan Supplemental Summary Plan Description of the LifeMap-Willamette Dental Program.

Eligibility

LifeMap-Willamette Dental Plan coverage is provided by the ILWU-PMA Welfare Plan for all persons with ILWU-PMA Welfare Plan eligibility and eligible for dental benefits. This includes active and retired Longshore Workers, Marine clerks, Walking Bosses/Foremen, and certain employees of the ILWU, the ILWU-PMA Benefit Plans Office, the ILWU locals, and their qualified dependents. Dependent Children are covered until the first of the month following the attainment of age 19, or for full-time students, age 23. Qualified surviving spouses of active and retired employees are also covered. A full explanation of how eligibility is determined and lost is given in the ILWU-PMA Welfare Plan Summary Plan Description.

Choice of Plans

Eligible Participants in the Portland/Vancouver area are offered a choice between LifeMap-Willamette Dental and the alternative plans, Kaiser Permanente Dental Plan or Oregon Dental Service (ODS)/Delta Dental of Washington. The choice is offered when eligibility is first obtained, and each year in May for coverage effective July 1. In addition to the May open enrollment period, Participants may change their dental plan coverage once at any time during the Plan Year (July 1 – June 30). Information about the choice is furnished by the ILWU-PMA Benefit Plans office.

Address and Family Status Changes

Address changes and changes in family status which might affect Welfare Plan eligibility (such as marriage, dissolution of marriage, birth or death of a dependent) must be reported to:

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

How to Use Your Dental Program

All dental services are provided only at LifeMap-Willamette Dental facilities. There are no claim forms to fill out and prior authorization of treatment is not required. To locate a participating facility, visit the web site www.willamettedental.com, or call the toll-free number 800-460-7644.

Out of Area Emergency Care

Members may seek treatment from any dentist for a dental emergency that occurs while travelling outside of a 50-mile radius of any LifeMap-Willamette Dental facility. LifeMap-Willamette Dental will reimburse up to \$100 of covered services.

Service Copays

In addition to the service copays listed in the Summary of Covered Services and Service Copay amounts, there is a \$10.00 copay, per visit, for Anesthesia (Nitrous Oxide).

Prescription Drugs for Dental Conditions

Drugs prescribed for dental conditions are not covered under the LifeMap-Willamette Dental Program, but are instead covered under your elected prescription benefit plans, provided the drugs are prescribed for a dental condition and are included in the Provider's Dental Drug Formulary.

Dental Implants

The LifeMap-Willamette Dental Program does not provide benefits for dental implant procedures (appliances inserted into bone or soft tissue) nor the surgical removal of implants. However, the ILWU-PMA Welfare Plan offers a Dental Implant Benefit whereby all requests for pre-certification of dental implants or claims for payment of dental implants will be referred to Medical Review Institute of America (MRIOA). If MRIOA determines that a dental implant procedure is medically necessary, it will be covered at 80% of the average charges in your area, which means that you may be responsible for more than 20% of the billed charges. Information regarding the Dental Implant Program can be obtained by calling the ILWU-PMA Benefit Plans office.

Claims Review Procedures

In addition to the member satisfaction procedure described in the "Grievances and Appeals" insert, member requests for review may be submitted to the Trustees of the ILWU-PMA Welfare Plan. The Welfare Plan Trustees will either provide the review or refer the request to LifeMap-Willamette Dental, and will make certain that the claimant receives a full and fair review.

The information in this Supplemental Summary Plan Description is subject to and does not change the provisions of the ILWU-PMA Welfare Plan Agreement or the provisions of the Welfare Plan Summary Plan Description.