



## **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. Dependents must be enrolled in the same plan as the adult through whom enrolled. 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.

**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.

**Harbor Dental Associates:** All dental services are provided at the Dentist's Group offices of Harbor Dental Associates. 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. Orthodontic services are covered at 90% of the 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.*

### **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](http://www.dentalhealthservices.com)*

### **HARBOR DENTAL ASSOCIATES**

*Services provided at group offices only:  
25617 Dodge Ave., at Pacific Coast Hwy.,  
Harbor City, CA  
8540 S. Sepulveda Blvd. (at Manchester)  
Suite 815, Los Angeles, CA*

**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.