

NEW DENTAL NETWORK: DELTA DENTAL OF OHIO STARTS JUNE 1, 2019



No Changes to Your Benefits



Easier Access to Providers



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Dear Dental Plan Participant,

On June 1, 2019, the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust is changing the network for your dental benefits. **Delta Dental of Ohio will be the new dental network** for the Plan going forward. All dental services performed on and after June 1, 2019, will be processed by Delta Dental of Ohio (Delta Dental). The Benefit Trust Office will not process claims for dental services performed after May 31, 2019.

While the network and claim payment process is changing, **your benefits and the way they work are not.**

Delta Dental offers two networks—the Delta Dental Preferred Provider Organization (Delta Dental PPO) and Delta Dental Premier networks. Together, these two networks offer you one of the largest networks of dentists and dental specialists in the country. Although your benefit will remain the same in the Premier Network, when you use a provider in the Delta Dental PPO Network, the discounts are greater.

Your in-network and non-network dental benefits, the fee schedule, and annual maximum will continue to apply. **There will be no change to your benefits.**

We have put this guide together to be an easy-to-use resource that contains:

- Important contact information,
- An overview of your benefits, and
- Tips to help you understand and get the most value from your benefits.

You'll be receiving your new ID Cards and claim filing information in the mail from Delta Dental later this month.

Remember that your dental benefits are just one part of your benefits package. We also provide medical, pharmacy, vision, hearing aid, life and accidental death & dismemberment insurance, and weekly disability income benefits, as well as a health reimbursement account. The change to Delta Dental will not involve changes to any of your other benefits. For more information about those benefits, please visit our website or call the Benefit Trust Office.

We are proud to provide you and your families with comprehensive, affordable benefits. We hope that you find this guide helpful.

If you have questions about your dental benefits or any other benefits we provide, please call the Benefit Trust Office at **937-454-1744** or **800-331-4277**.

Sincerely,

The Board of Trustees

Important Transition Information



What to Do About Your Claims

If you have eligible dental care expenses incurred before June 1, 2019, be sure that you (or your provider) submit these claims to the Benefit Trust Office as soon as possible.

If you have dental services performed on or after June 1, 2019, you (or your provider) should submit these claims to Delta Dental. Your claims should be submitted electronically, or mailed to:

Delta Dental of Ohio
Claims Processing
P. O. Box 9085
Farmington Hills, MI 48333-9085



Your New Dental Network

Starting June 1, 2019, you'll have access to two of Delta Dental's networks of participating dentists—the Delta Dental PPOSM Network and the Delta Dental Premier[®] Network.

You can find participating dentists by visiting Delta Dental's website (<https://www.deltadental.com/us/en/find-a-dentist.html>), downloading Delta Dental's free app to your mobile device, or calling Delta Dental's Customer Service department at 800-524-0149 from 8:30 a.m. to 8:00 p.m. Eastern Time.

Almost all of the dentists in the current Cigna DSA network will be in one of the two Delta Dental networks. We tried to minimize any disruptions when we were making this change. **Again, remember that your benefit will not change whether your provider participates in the Delta Dental PPO or Premier network, but the discounts will be greater if you visit a Delta Dental PPO provider.**

If your current dentist is not a participating dentist in the Delta Dental PPO or the Delta Dental Premier Network, you can request that Delta Dental invite them by visiting www.deltadentaloh.com and completing the "Refer Your Dentist" form or by calling or emailing the Delta Dental Customer Service department. You can also talk to your dentist about joining a Delta Dental network. You still have coverage up to the fee schedule if you use a non-participating dentist for services.



New ID Cards

You will receive new ID cards in the mail from Delta Dental. You should start using your new ID cards on and after June 1, 2019. If you need additional ID cards, or if you have any questions about your coverage, contact Delta Dental. Your ID cards will be mailed by Delta Dental this month.

Remember to show your dentist your new ID card during your first visit after June 1, 2019.

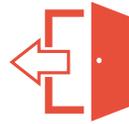
Never let the lack of a current ID card prevent or delay you from getting the care you need.

Note: You may also get a temporary ID card online at www.deltadentaloh.com or through Delta Dental's mobile app on or after June 1, 2019.



What's the Difference Between the Two Delta Dental Networks?

The dentists in the Delta Dental PPO Network have agreed to bigger discounts than the providers in the Delta Dental Premier Network. While your benefits are the same no matter which of the two Delta Dental Networks you use, your benefit dollars will go farther because of the deeper discounts if you use a dentist in the Delta Dental PPO Network.



What Happens If You Use a Non-Network Dentist?

If you visit a non-network dentist, the Dental Plan will reimburse covered expenses based on the fee schedule up to the maximum annual benefit of \$2,000 per covered person per calendar year, and you will owe your non-network dentist the difference between the allowable amount and the fee schedule that your non-network dentist charged. Note that this is not a change. It is the same way your benefits worked when we used the Cigna DSA network.





Do My Benefits Start Over June 1st?

No. Your benefits will continue on the normal calendar year basis (from January 1 to December 31). The amounts that you have accumulated toward meeting your Calendar Year Maximum for In-Network or Non-Network services from January 1, 2019 through May 31, 2019, will continue accumulating for the rest of the calendar year (from June 1 to December 31, 2019).

Similarly, if you have had any dental care that is subject to an annual limit—like oral examinations, which are subject to a maximum of three examinations separated by four consecutive months during any twelve-month period, or fluoride treatments that are covered once in a period of twelve consecutive months—the same limits will apply and the treatments that you have received will continue to count.



Looking for Information About Dental Claims, Eligibility or Benefits?

After June 1, 2019, you can review your eligibility status, claims paid information, and covered benefits by checking out the Delta Dental Consumer Toolkit® at www.deltadentaloh.com. This toolkit will also enable you to print your own ID cards and can provide you with oral health tips.



Register Online

Your dental coverage through Delta Dental will begin automatically on June 1, 2019 if you are eligible with hours worked for this benefit. We encourage you to register at www.deltadentaloh.com. You'll create a secure account and have access to provider lists, get help with making dental care decisions, and get access to other programs and resources for dental health.

The purpose of this Summary of Material Modification (SMM) is to inform active participants and dependents of an important change in the dental benefits offered by the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust, effective June 1, 2019. It highlights certain features of the Plan. Full details are contained in the documents governing the Plan that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.



Summary of Benefits

The following table shows how eligible dental expenses are covered by the Plan. **Please remember that the change to Delta Dental is NOT changing your benefits. Your benefits are staying the same.** For a complete description of your benefits, please refer to your Summary Plan Description (SPD). You can access your SPD on the Benefit Trust website.

	In-Network Coverage (The Plan Pays)	Non-Network Coverage (The Plan Pays)
Calendar Year Maximum – Per Person	\$2,000	\$2,000
Diagnostic and Preventive Services (includes oral examinations, cleanings for adults and children, fluoride, sealants, bitewing and full mouth series x-rays, and space maintainers)	100%	See the <i>Fee Schedule of Dental Services and Supplies</i> in your SPD
Basic Services (includes oral surgery, extractions, endodontics, periodontics, general anesthesia or intravenous sedation, and amalgam restorations)	100%	See the <i>Fee Schedule of Dental Services and Supplies</i> in your SPD
Major Services (includes inlays and onlays, crowns, crown and bridge repair, prosthodontics (first installation of dentures and bridges), removable bridges, and full and partial dentures)	100%	See the <i>Fee Schedule of Dental Services and Supplies</i> in your SPD

Important Contact Information

For claims incurred on or after June 1, 2019, contact Delta Dental. You can also verify your eligibility, get pre-determinations for dental services, ask about claim payment information, find network providers, and more.

Delta Dental of Ohio

Claims Processing

P. O. Box 9085

Farmington Hills, MI 48333-9085

800-524-0149

www.deltadentaloh.com

For claims incurred before June 1, 2019, contact the Benefit Trust Office. You can also contact the Benefit Trust Office to verify eligibility for benefits, dependents covered by the Plan, and other general benefits information.

Benefit Trust Office

1470 Worldwide Place

Vandalia, OH 45377

800-331-4277

<https://ironworkersbenefits.com>