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[www.metrodetroitlaborers.org](http://www.metrodetroitlaborers.org)

## IMPORTANT NOTICE REGARDING YOUR DENTAL BENEFITS

TO: ALL ELIGIBLE PARTICIPANTS OF THE LABORERS' METROPOLITAN DETROIT  
HEALTH CARE FUND

Dear Participant:

We are pleased to announce that, *effective November 1, 2020*, the Fund will move the dental benefit network to Delta Dental. As discussed below, this coverage is now offered through two (2) Delta Dental networks – the **Delta PPO** and the **Delta Premier** networks. These networks are two of Michigan's largest networks of participating dentists.

### *How The Dental Program Works*

**Effective November 1, 2020**, eligible participants may go to *any* licensed dentist, regardless of whether your dentist participates in the Delta Dental networks, and have dental coverage up to current annual/lifetime maximums. This dental benefit applies to dental claims incurred on and after November 1, 2020. The *calendar-year* maximum remains \$1,500 per individual and will continue to apply.

Preventive dental services (called Class I benefits) are paid at one hundred percent (100%) of the allowed amount. Class II benefits (fillings and oral surgery) are paid at eighty percent (80%) and Class III benefits (restorative and bridges) are paid at fifty percent (50%) of the allowed amount.

The lifetime maximum for Orthodontic services will remain at \$2,000 per person.

Wisdom teeth extractions will transition from a medical benefit to a Class II dental benefit with a separate \$2,000 per person per year benefit maximum.

You will receive two (2) Delta Dental ID cards in the mail. These ID cards can be used for any eligible family member -- that is, these ID cards will not contain a person's name.

Delta Dental will be sending participant identification cards prior to November 1, 2020. Please assure that you notify your dentist of this change.

### *The Delta Dental Networks*

Although eligible participants may use any dentist, you will likely save money if you use a dentist that participates in either the **Delta PPO** network or the **Delta Premier** network.

If you go to a **Delta PPO** network dentist, your out-of-pocket costs should be lower because these dentists accept a fee schedule that is lower than the fee schedule used for dentists that participate in the **Delta Premier** network. There are more than 2,690 Michigan dentists in the **Delta PPO** network and more than 115,000 participate in the **Delta PPO** network nationwide.

If you use a dentist that participates in the **Delta Premier** network, you should still save money, but you may pay slightly more than you might otherwise with a **Delta PPO** dentist. More than 5,500 Michigan dentists participate in the **Delta Premier** network and more than 157,000 dentists participate in the **Delta Premier** network nationwide.

All of Delta Dental's participating dentists will complete and file claims for their patients with Delta Dental coverage. And, the Fund will pay the dentists, through Delta Dental, directly.

If you want the names of participating Delta Dental providers you can access a dentist directory on Laborers' Metropolitan website at <http://www.metrodetroitlaborers.org>. Just click on the link to Delta Dental. Participants can also contact Delta Dental Customer Service at 800-524-0149 to find participating providers in their area.

Included in this packet is the Delta Dental Summary of Benefits.

Finally, these dental benefits are subject to all of the Fund's Coordination of Benefit provisions and all of the Fund's exclusions and limitations, including but not limited to those that result from a motor vehicular accident.

If you have questions about your new dental program, please call Laborers' Metropolitan Detroit Health Care Fund (800) 228-0048.

Sincerely,

Laborers' Metropolitan Detroit Health Care Fund  
Board of Trustees

**Delta Dental of Michigan**  
Dental Benefit Highlights for  
**Laborers' Metropolitan Detroit Health Care Fund #12000**



Delta Dental PPO (Point-of-Service)	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist
<i>Coverage effective November 1, 2020</i>	Plan Pays	Plan Pays	Plan Pays*
<b>Diagnostic &amp; Preventive</b>			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Emergency Palliative Treatment - to temporarily relieve pain	100%	100%	100%
Sealants - to prevent decay of permanent teeth	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
Periodontal Maintenance - cleanings following periodontal therapy	100%	100%	100%
<b>Basic Services</b>			
Minor Restorative Services - fillings and crown repair	80%	80%	80%
Endodontic Services - root canals	80%	80%	80%
Periodontic Services - to treat gum disease	80%	80%	80%
Oral Surgery Services - extractions and dental surgery	80%	80%	80%
Major Restorative Services - crowns and veneer restorations	80%	80%	80%
Other Basic Services - misc. services	80%	80%	80%
Relines and Repairs - to prosthetic appliances	80%	80%	80%
<b>Major Services</b>			
Prosthodontic Services - bridges, implants, dentures, and crowns over implants	50%	50%	50%
<b>Orthodontic Services</b>			
Orthodontic Services - braces	100%	100%	100%
Orthodontic Age Limit -	No Age Limit	No Age Limit	No Age Limit

\* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.

**Maximum Payment** – \$1,500 per person total per Benefit Year on all services, except surgical removal of impacted teeth, anesthesia and orthodontics. \$2,000 per person total per lifetime on orthodontic services. \$2,000 per person total per Benefit Year on surgical removal of impacted teeth and anesthesia.

**Deductible** – None.

Note - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.

**Welcome to Michigan's largest dental benefits family!**

As a member of Delta Dental of Michigan, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists -- there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

**Quality Dental Program**

With our quick and accurate claims processing, *we pay more than 90% of claims in 10 days or less.* Delta Dental also offers world-class customer service from our BenchmarkPortal Certified Center of Excellence call center.

**Online Access**

Our online Consumer Toolkit lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more -- all at your own convenience.

**A Healthy Smile**

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

**Questions?**

If you have questions, please call our Customer Service team at 800-524-0149 (TTY users call 711) or look online at <https://www.DeltaDentalMI.com>.