

Michigan Laborers' Health Care Fund
Michigan Laborers' Pension Fund
Michigan Laborers' Annuity Fund
Michigan Laborers' Vacation Fund
Michigan Laborers' Training and
Apprenticeship Fund
Michigan Laborers' and Employers'
Cooperation & Education Trust Funds
Managed for the Trustees by:
TIC International Corporation

Michigan Laborers' Fringe Benefit Funds

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IMPORTANT NOTICE REGARDING YOUR DENTAL BENEFITS



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

Dear Participant:



We are pleased to announce that, *effective January 1, 2018*, 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 **DeltaPreferred** and the **DeltaPremier** networks. These networks are two of Michigan's largest networks of participating dentists.

How The Dental Program Works

Effective January 1, 2018, 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 the family annual maximums. This dental benefit applies to dental claims incurred on and after January 1, 2018. The-calendar-year maximum remains \$1,250 per family and will continue to apply.

Preventive dental services (called Class I benefits) are paid at eighty percent (80%) of the allowed amount. Restorative dental benefits, which include bridges and dentures (called Class II and III benefits), are paid at fifty percent (50%) of the allowed amount.

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 **DeltaPreferred Option** network or the **DeltaPremier network**.

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If you go to a **DeltaPreferred Option** 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 **DeltaPremier** network. There are more than 1,300 Michigan dentists in the **DeltaPreferred** network and more than 57,000 participate in the **DeltaPreferred** network nationwide.

If you use a dentist that participates in the **DeltaPremier** network, you should still save money, but you may pay slightly more than you might otherwise with a **DeltaPreferred** dentist. More than 5,000 Michigan dentists participate in the **DeltaPremier** network and more than 117,000 dentists participate in the **DeltaPremier** 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 Michigan Laborers' website at www.michiganlaborers.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 are the following documents that should answer your most frequently asked questions about this dental benefit:

- Delta Dental Summary of Benefits
- Delta Dental Welcome Letter

Delta Dental will be sending participant identification cards prior to January 1, 2018. Please assure that you notify your dentist of this change.

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 the exclusions related to claims incurred in a foreign country and those that result from a motor vehicular accident.

If you have questions about your new dental program, please call Michigan Laborers' Health Care Fund at 1-877-645-2267.

Sincerely,

Michigan Laborers' Health Care Fund
Board of Trustees