

## **News Bulletin:**      Your Dental Benefits through the TOLEDO ELECTRICAL WELFARE FUND have INCREASED!

The Toledo Electrical Welfare Fund is pleased to announce that the Board of Trustees approved an increase to the dental plan, effective July 1, 2007.

We have chosen the DenteMax Preferred Provider (PPO) network to reduce both plan costs and member out-of-pocket costs. DenteMax currently has 181 dentists in the greater Toledo Metropolitan Area, and nearly 75,000 dentists nation-wide.

### **What this means to you:**

- 1) The plan design remains the same:
  - A per-person \$25 deductible
  - You are responsible for the difference in the plan percentage – i.e. the Fund pays:
    - 100% for preventative
    - 85% for basic services
    - 50% for major services
- 2) If you use a dentist who participates in the DenteMax Network, you will not be balance-billed by the Dentist. This can save you a tremendous amount of money on dental services.

Balance billing is the term used to describe the difference between what the provider actually billed and what the plan will cover.

Using DenteMax dentists will significantly reduce your out-of-pocket costs. Our research shows that 20% of our members are already using DenteMax dentists. To find a DenteMax dentist, check out [www.dentemax.com](http://www.dentemax.com), or give our office a call at 419-666-4450.

If your dentist does not participate in the DenteMax Network, you can let DenteMax know, and they will contact him to enlist him in the DenteMax Network. To send DenteMax this information, check out the “Refer a Dentist” link on [www.dentemax.com](http://www.dentemax.com).

### **Additional Dental Increases:**

- Orthodontia coverage has been increased from \$1,750 lifetime maximum to \$2,000 lifetime maximum.
- If you don’t use a DenteMax provider, the Trustees have authorized a slight improvement in our existing coverage for non-network dentists. If you decide to go this route, you will be responsible not only for the deductible and plan percentage discussed above, but also for any balance bill from the dentist.