Transportation • Communications • International Union Los Angeles Metropolitan Transportation Authority

Health & Welfare Trust Fund

Administered By: Benefit Programs Administration Telephone • (562) 463-5090 • (800) 427-5342

April 2014

- **To:** Eligible Participants Enrolled in the Transportation Communications International Union Los Angeles Metropolitan Transportation Authority Health & Welfare Fund's Fee-For-Service Dental Plan
- **From:** Transportation Communications International Union Los Angeles Metropolitan Transportation Authority Health & Welfare Fund's Board of Trustees

Re: First Dental Health Preferred Provider & Exclusive Provider Dental Networks – June 1, 2014

Dear Eligible Participant:

Effective June 1, 2014, participants enrolled in the Transportation Communications International Union – Los Angeles Metropolitan Transportation Authority Health & Welfare Fund's ("Fund") Fee-For-Service Dental Plan will have the **option** of using a dentist who is part of the First Dental Health Preferred Provider (PPO) or its Exclusive Provider (EPO) Networks.

Currently, under the Fund's Fee-For-Service Dental Plan, after you pay a \$20 deductible, the Fund will cover 90% of all usual, customary and reasonable charges if you have been enrolled in the Fee-For-Service Dental Plan for up to 12 months, or 100% of those charges if you have been enrolled in the Plan for more than 12 months. The Fund's Dental benefit is limited to a calendar year maximum of \$2,000, per person. You are responsible for any charges exceeding the \$2,000 maximum.

Using a First Dental Health dentist is voluntary; you do not have to switch from your current dentist. But, by using a First Dental Health dentist, you and the Fund should benefit from the reduced rates charged by First Dental Health dentists. Dentists who participate in the First Dental Health PPO & EPO networks have agreed to lower their charges for dental procedures. The enclosed sample fees and savings provide an example of the reduced Dental rates from First Dental Health Providers in two different regions throughout Southern California.

Participants can access the First Dental Health website at <u>www.firstdentalhealth.com</u>, or you can call (800) 334 – 7244 to find a participating dentist within either the PPO or EPO networks.

Participants will continue to submit their dental claims to the Fund's administrative office for processing. In addition, First Dental Health does not require participants to complete an enrollment form. A First Dental Health identification card will be mailed directly to you.

If you have any questions regarding the new First Dental Health option, please contact the Administrative Office.