



TRANSPORTWORKERSUNION

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Tony Utano
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Brothers and Sisters:

TWU-Westchester Private Bus Line open enrollment period is now in progress, and will continue until November 15, 2018. We would like you to take this opportunity to review the benefits of the two (2) dental plans available to you. **If you are happy with your current plan, there is no need to take any action.**

If you are an existing member and wish to change plans, please complete and sign the member change form. A few things to note: if you change plans while an existing dental procedure is being rendered, be certain that your current provider is participating in the new plan; in addition, please be aware that if you have an open orthodontic case, we suggest you stay in your current plan until all orthodontic services are completed; if you choose the Managed Care plan, you must select one primary care dentist for your family. Please note, effective January 1, 2018, under Managed Care a Full Ortho Case is covered (Palate Expander, 2 Retainers).

If you are a new enrollee and wish to sign up for one of the dental plans, please complete and sign the enrollment form.

Please review the plan information below and consider your options carefully before choosing which dental coverage is right for you.

	COMPREHENSIVE (Managed Care) Plan*	PPO Plan*
BENEFITS	In-Network benefits only	In and Out-of-Network benefits
PROVIDERS	In-Network only Comprehensive Panel	In and Out-of-Network Metro Panel
GENERAL DENTIST	Same provider for all family members	Individual selections permitted
COPAYMENTS	None for covered services In-Network	None for covered services In-Network
ANNUAL MAXIMUM BENEFIT	None	\$1,800 per person \$3,600 per family (only applies to members and dependents who are 19 or older)
DEDUCTIBLE	None	None
CLAIM FORMS	None	Yes – Submit claim if treated by an Out-of-Network dentist
REFERRALS	Yes, for specialty services	No
NON-PAR REIMBURSEMENT	None	Yes, based on specific fee schedule (enclosed)
ORTHODONTIA	Dependent children up to age 26.	24 month case covered in full for dependent children up to age 26 if seen by a participating In-Network specialist
IMPLANT PROGRAM LIMITED DISCOUNT	Go to www.TWULocal100 to view available dental offices	

* Dental plans underwritten by Dentcare Delivery Systems, Inc.

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All executed forms must be returned via email to member.services@twulocal100.org, or by fax to (347) 643-8063, by November 15, 2018. As a reminder: **if you are happy with your current plan, there is no need to take any action.**

Please note that if you have any changes of your family status (i.e., adding or deleting a dependent, change of address or questions about your eligibility) you should contact the TWU-Westchester Private Bus Line Health and Benefits Trust at its toll free telephone number 1-866-855-8360.

If you have any questions or need more information regarding your dental plan, TWU has a dedicated phone line at Healthplex, and the phone # is as follows: 1-844-TWU-HPLX (844-898-4759).

We hope you all take full advantage of this great new benefit.

In Solidarity,

A handwritten signature in black ink, appearing to read "Anthony Utano". The signature is fluid and cursive, with the first name "Anthony" written in a larger, more prominent script than the last name "Utano".

Tony Utano
President
TWU Local 100